

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

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

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Bank: JSC "Liberty Bank"
Date: 3/31/2026

Table 1		Key metrics		According to IFRS				
N		1Q-2026	4Q-2025	3Q-2025	2Q-2025	1Q-2025		
		Regulatory capital (amounts, GEL)						
		Based on Basel III framework						
1	CET1 capital	638,094,231	607,993,591	580,489,555	552,245,890	525,336,628		
2	Tier1 capital	653,498,166	623,376,491	587,477,568	557,970,332	530,968,494		
3	Regulatory capital	770,545,867	742,614,719	699,486,527	672,934,382	636,735,177		
4	CET1 capital total requirement	523,146,265	493,810,528	456,888,909	441,488,902	425,777,729		
5	Tier1 capital total requirement	622,377,183	590,291,173	546,609,174	528,585,930	511,799,322		
6	Regulatory capital total requirement	754,099,173	718,363,904	665,711,421	644,204,847	625,984,080		
		Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	4,388,970,742	4,273,149,151	3,987,212,648	3,866,746,278	3,794,115,454		
		Capital Adequacy Ratios						
		Based on Basel III framework						
8	CET1 capital	14.54%	14.23%	14.56%	14.28%	13.85%		
9	Tier1 capital	14.89%	14.59%	14.73%	14.43%	13.99%		
10	Regulatory capital	17.56%	17.38%	17.54%	17.40%	16.78%		
11	CET1 capital total requirement	11.92%	11.56%	11.46%	11.42%	11.22%		
12	Tier1 capital total requirement	14.18%	13.81%	13.71%	13.67%	13.49%		
13	Regulatory capital total requirement	17.18%	16.81%	16.70%	16.66%	16.50%		
		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)	13.17%	12.98%	12.82%	12.81%	12.29%		
		Income						
15	Total Interest Income / Average Annual Assets	12.84%	13.08%	13.07%	12.96%	12.76%		
16	Total Interest Expense / Average Annual Assets	6.39%	6.24%	6.17%	6.09%	6.00%		
17	Earnings from Operations / Average Annual Assets	3.29%	3.13%	3.11%	2.88%	3.07%		
18	Net Interest Margin	6.45%	6.84%	6.90%	6.88%	6.76%		
19	Return on Average Assets (ROAA)	2.12%	2.28%	2.33%	2.33%	2.30%		
20	Return on Average Equity (ROAE)	17.31%	18.85%	19.33%	19.45%	19.35%		
		Asset Quality						
21	Non Performed Loans / Total Loans	3.51%	3.77%	3.48%	3.35%	3.48%		
22	ECL/Total Loans	3.11%	3.26%	3.35%	3.33%	3.57%		
23	FX Loans/Total Loans	23.91%	23.77%	22.11%	22.40%	23.23%		
24	FX Assets/Total Assets	24.91%	25.15%	23.43%	22.93%	24.06%		
25	Loan Growth-YTD	4.94%	17.43%	11.79%	9.26%	5.76%		
		Liquidity						
26	Liquid Assets/Total Assets	21.63%	21.22%	18.59%	16.42%	16.52%		
27	FX Liabilities/Total Liabilities	25.72%	25.81%	26.22%	26.03%	27.11%		
28	Current & Demand Deposits/Total Assets	28.95%	27.64%	31.19%	29.81%	28.64%		
		Liquidity Coverage Ratio***						
29	Total HQLA	1,276,932,624	1,264,638,276	1,047,917,055	893,791,800	862,517,994		
30	Net cash outflow	962,529,421	889,401,470	868,194,227	761,463,799	754,121,466		
31	LCR ratio (%)	132.66%	142.19%	120.70%	117.38%	114.37%		
		Net Stable Funding Ratio						
32	Available stable funding	4,100,831,879	3,834,794,235	3,711,002,078	3,452,702,091	3,298,595,647		
33	Required stable funding	3,063,341,746	2,914,780,090	2,790,988,701	2,733,154,312	2,590,825,369		
34	Net stable funding ratio (%)	133.87%	131.56%	132.96%	126.33%	127.32%		

*** 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: 3/31/2026

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	275,283,963	296,786,014	572,069,977	253,528,637	290,172,555	543,701,192
1.1	Cash on hand	271,022,450	85,399,800	356,422,250	249,265,848	86,702,028	335,967,876
1.2	Cash balances with National bank of Georgia	3,597,933	117,912,183	121,510,116	3,668,100	113,311,533	116,979,633
1.3	Cash balances with other banks	663,580	93,474,031	94,137,611	594,689	90,158,994	90,753,683
2	Financial assets held for trading	3,478,471	-	3,478,471	853,480	-	853,480
2.1	of which: derivatives	3,097,132	-	3,097,132	561,166	-	561,166
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	234,620,272	-	234,620,272	288,672,290	-	288,672,290
5.1	Equity instruments						
5.2	Debt securities	234,620,272	-	234,620,272	288,672,290	-	288,672,290
5.3	Loans and advances						
6	Financial assets at amortised cost	3,814,324,191	1,237,993,712	5,052,317,903	3,251,519,193	1,000,843,845	4,252,363,038
6.1	Debt securities	478,651,042	166,945,860	645,596,901	376,873,220	111,533,576	488,406,796
6.2	Loans and advances	3,335,673,149	1,071,047,853	4,406,721,002	2,874,645,973	889,310,269	3,763,956,242
7	Investments in subsidiaries, joint ventures and associates						
8	Non-current assets and disposal groups classified as held for sale						
9	Tangible assets	213,588,611	-	213,588,611	201,580,935	-	201,580,935
9.1	Property, Plant and Equipment	211,142,889	-	211,142,889	199,536,216	-	199,536,216
9.2	Investment property	2,445,723	-	2,445,723	2,044,719	-	2,044,719
10	Intangible assets	90,160,124	-	90,160,124	74,107,703	-	74,107,703
10.1	Goodwill						
10.2	Other intangible assets	90,160,124	-	90,160,124	74,107,703	-	74,107,703
11	Tax assets						
11.1	Current tax assets						
11.2	Deferred tax assets						
13	Other assets	40,163,372	14,875,512	55,038,884	30,311,201	7,823,620	38,134,821
13.1	of which: repossessed collateral	14,082,038	-	14,082,038	5,338,760	-	5,338,760
13.2	of which: dividends receivable						
14	TOTAL ASSETS	4,671,619,004	1,549,655,238	6,221,274,242	4,100,573,439	1,298,840,020	5,399,413,460
	LIABILITIES						
15	Financial liabilities held for trading	14,373	-	14,373	-	-	-
15.1	of which: derivatives	14,373	-	14,373	-	-	-
16	Financial liabilities designated at fair value through profit or loss						
17	Financial liabilities measured at amortised cost	3,980,215,775	1,254,538,228	5,234,754,004	3,410,720,567	1,168,878,375	4,579,598,942
17.1	Deposits	3,324,457,016	1,192,266,041	4,516,723,057	2,455,772,839	1,093,304,344	3,549,077,183
17.2	borrowings	651,641,822	23,873,110	675,514,932	952,123,710	36,165,941	988,289,650
17.3	Debt securities issued						
17.4	Other financial liabilities	4,116,937	38,399,078	42,516,015	2,824,018	39,408,091	42,232,109
18	Provisions	1,775,299	1,738,691	3,513,990	1,501,034	306,410	1,807,444
19	Tax liabilities	21,866,220	-	21,866,220	20,160,531	-	20,160,531
19.1	Current tax liabilities	4,944,182	-	4,944,182	4,676,689	-	4,676,689
19.2	Deferred tax liabilities	16,922,037	-	16,922,037	15,483,842	-	15,483,842
20	Subordinated liabilities	17,830,571	143,666,704	161,497,275	14,548,006	120,551,975	135,099,980
21	Other liabilities	30,659,076	3,134,302	33,793,378	29,299,345	3,377,618	32,676,963
21.1	of which: dividends payable	90,006	-	90,006	91,126	-	91,126
22	TOTAL LIABILITIES	4,052,361,313	1,403,077,926	5,455,439,239	3,476,229,483	1,293,114,378	4,769,343,861
	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	33,015,263	-	33,015,263	26,059,884	-	26,059,884
29.1	revaluation reserve	30,502,623	-	30,502,623	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	2,512,640	-	2,512,640	4,596,411	-	4,596,411
30	Retained earnings	646,913,360	-	646,913,360	518,103,335	-	518,103,335
31	TOTAL EQUITY*	765,835,003	-	765,835,003	630,069,599	-	630,069,599
32	TOTAL EQUITY AND TOTAL LIABILITIES	4,818,196,316	1,403,077,926	6,221,274,242	4,106,299,082	1,293,114,378	5,399,413,460

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

Bank: JSC "Liberty Bank"
Date: 3/31/2026

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	170,229,872	26,002,332	196,232,204	143,767,776	21,309,508	165,077,284
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	5,201,074	-	5,201,074	6,115,842	-	6,115,842
1.5	Financial assets at amortised cost	165,028,798	26,002,332	191,031,130	137,651,934	21,309,508	158,961,442
1.6	Other assets			-			-
2	(Interest expenses)	(84,698,155)	(12,968,800)	(97,666,955)	(67,997,943)	(9,572,476)	(77,570,420)
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)	(84,698,155)	(12,968,800)	(97,666,955)	(67,997,943)	(9,572,476)	(77,570,420)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	12,794,412	2,675,348	15,469,760	11,881,062	2,284,094	14,165,155
5	(Fee and commission expenses)	(2,237,199)	(6,160,063)	(8,397,262)	(1,702,091)	(5,832,498)	(7,534,590)
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-	-	-	80,704	-	80,704
7	Gains or (-) losses on financial assets and liabilities held for trading, net	3,358,544	-	3,358,544	742,848	-	742,848
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	2,571,096	-	2,571,096	3,737,448	-	3,737,448
11	Gains or (-) losses on derecognition of non-financial assets, net	124,943	-	124,943	77,615	-	77,615
12	Other operating income	3,968,036	-	3,968,036	3,844,234	2,314	3,846,548
13	(Other operating expenses)	(5,727,011)	(199,393)	(5,926,404)	(5,358,640)	(200,440)	(5,559,080)
14	(Administrative expenses)	(52,727,077)	(1,202,093)	(53,929,170)	(45,346,835)	(1,302,784)	(46,649,619)
14.1	(Staff expenses)	(43,044,316)		(43,044,316)	(37,456,655)		(37,456,655)
14.2	(Other administrative expenses)	(9,682,762)	(1,202,093)	(10,884,855)	(7,890,180)	(1,302,784)	(9,192,964)
15	(Depreciation and amortisation)	(9,870,395)		(9,870,395)	(9,720,531)		(9,720,531)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	20,444	(87,013)	(66,569)	(59,823)	(26,438)	(86,261)
17.1	(Commitments and guarantees given)	20,444	(87,245)	(66,801)	(59,823)	(26,085)	(85,907)
17.2	(Other provisions)	-	232	232	-	(353)	(353)
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	(2,914,153)	(5,453,151)	(8,367,303)	(6,267,947)	(157,673)	(6,425,620)
18.1	(Financial assets at fair value through other comprehensive income)	16,160	-	16,160	165,232	-	165,232
18.2	(Financial assets at amortised cost)	(2,930,313)	(5,453,151)	(8,383,463)	(6,433,179)	(157,673)	(6,590,852)
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			-			-
20	(Impairment or (-) reversal of impairment on non-financial assets)	(44,461)	-	(44,461)	-	-	-
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	34,848,896	2,607,167	37,456,063	27,677,876	6,503,607	34,181,483
23	(Tax expense or (-) income	(5,055,289)		(5,055,289)	(4,390,333)		(4,390,333)
24	Profit or (-) loss after tax	29,793,607	2,607,167	32,400,774	23,287,543	6,503,607	29,791,150

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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	12,165,441,445	41,364,708,546	53,530,149,991	469,748,589	17,483,532,505	17,953,281,094
3.1	Surety, joint liability	12,161,307,861	41,364,030,207	53,525,338,068	467,398,915	17,482,881,994	17,950,280,909
3.2	Guarantees	4,133,584	678,339	4,811,923	2,349,674	650,511	3,000,185
4	Assets pledged as security for liabilities of the bank	908,167,000	0	908,167,000	1,173,840,000	0	1,173,840,000
4.1	Financial assets of the bank	908,167,000	0	908,167,000	1,173,840,000	0	1,173,840,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	2,735,710,116	11,440,233,784	14,175,943,900	172,022,653	5,434,592,795	5,606,615,448
5.1	Cash	43,321,740	19,097,082	62,418,822	34,961,564	8,289,527	43,251,091
5.2	Precious metals and stones	33,785,508	149,894,646	183,680,154	46,981,292	114,578,223	161,559,515
5.3	Real Estate:	4,997,028	9,512,547,474	9,517,544,502	1,531,900	3,384,237,994	3,385,769,894
5.3.1	Residential Property	268,828	2,328,210,525	2,328,479,353	0	328,561,454	328,561,454
5.3.2	Commercial Property	429,000	4,075,743,186	4,076,172,186	344,000	891,254,338	891,598,338
5.3.3	Complex Real Estate	0	211,379,065	211,379,065	0	269,437,854	269,437,854
5.3.4	Land Parcel	4,116,200	2,761,458,751	2,765,574,951	1,136,900	1,780,353,960	1,781,490,860
5.3.5	Other	183,000	135,755,947	135,938,947	51,000	114,630,389	114,681,389
5.4	Movable Property	2,035,240	425,832,518	427,867,758	2,760,542	443,560,957	446,321,499
5.5	Shares Pledged	2,116,625,000	277,197,715	2,393,822,715	13,625,000	611,297,179	624,922,179
5.6	Securities	471,709,710	692,643,123	1,164,352,833	19,000,010	510,062,406	529,062,416
5.7	Other	63,235,890	363,021,226	426,257,116	53,162,345	362,566,509	415,728,854
6	Loan commitments given	189,475,728	165,256,018	354,731,746	169,183,418	130,584,486	299,767,905
7	guarantees given	86,910,171	60,825,314	147,735,485	54,472,893	39,115,569	93,588,462
8	Letters of credit issued	0	893,573	893,573	0	135,771	135,771
9	Derivatives	144,637,480	268,985,065	413,622,545	1,819,475	172,740,678	174,560,153
9.1	Receivables through FX contracts (except options)	144,367,180	64,251,844	208,619,024	1,819,475	85,654,480	87,473,955
9.2	Payables through FX contracts (except options)	270,300	204,733,221	205,003,521	0	87,086,198	87,086,198
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	178,091,323	2,798,127	180,889,450	153,250,137	2,265,181	155,515,318
10.1	Principal of receivables derecognized during last 3 month	8,641,991	1,500	8,643,491	9,795,220	141	9,793,361
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,731,571	19,399	1,750,970	1,957,761	5,794	1,963,555
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	156,501,472	2,096,620	158,598,092	138,630,302	2,085,858	140,716,160
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	21,589,850	701,507	22,291,357	14,619,835	179,323	14,799,158
11	Capital expenditure commitment	923,813	377,394	1,301,207	1,540,379	69,707	1,610,086

Bank: JSC "Liberty Bank"
 Date: 3/31/2026

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

N		1Q-2026	4Q-2025	3Q-2025	2Q-2025	1Q-2025
1	Risk Weighted Assets for Credit Risk	3,689,313,264	3,527,263,334	3,336,068,023	3,212,564,005	3,138,438,338
1.1	Balance sheet items	3,611,746,252	3,446,402,601	3,268,193,311	3,146,087,332	3,076,435,906
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	74,882,023	80,651,414	67,871,156	66,474,270	61,231,703
1.3	Counterparty credit risk	2,684,989	209,319	3,555	2,403	770,729
2	Risk Weighted Assets for Market Risk	6,417,705	6,022,375	3,131,621	6,169,268	7,664,112
3	Risk Weighted Assets for Operational Risk	739,863,442	739,863,442	648,013,004	648,013,004	648,013,004
4	Total Risk Weighted Assets	4,435,594,411	4,273,149,151	3,987,212,648	3,866,746,278	3,794,115,454

Bank: JSC "Liberty Bank"

Date: 3/31/2026

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

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)	97.074%
2	Other shareholders	2.926%
List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares		
1	Irakli Otar Rukhadze	31.293%
2	Benjamin Albert Marson	31.293%
3	Igor Alexeev	31.293%

Bank: JSC "Liberty Bank"
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	Account name of standardized supervisory balance sheet item	a Carrying values as reported in published stand-alone financial statements per IFRS	b Carrying values of items	
			Not subject to capital requirements or subject to deduction from capital	c Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	572,069,977.05	-	572,069,977.05
1.1	Cash on hand	356,422,250.10		356,422,250.10
1.2	Cash balances with National bank of Georgia	121,510,116.16		121,510,116.16
1.3	Cash balances with other banks	94,137,610.79		94,137,610.79
2	Financial assets held for trading	3,478,470.89		3,478,470.89
2.1	of which: derivatives	3,097,132.00		3,097,132.00
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	234,620,271.89	-	234,620,271.89
5.1	Equity instruments	-		-
5.2	Debt securities	234,620,271.89		234,620,271.89
5.3	Loans and advances			-
6	Financial assets at amortised cost	5,052,317,902.84	-	5,052,317,902.84
6.1	Debt securities	645,596,901.06		645,596,901.06
6.2	Loans and advances	4,406,721,001.78		4,406,721,001.78
7	Investments in subsidiaries, joint ventures and associates	-		-
8	Non-current assets and disposal groups classified as held for sale			-
9	Tangible assets	213,588,611.41	30,502,623.00	183,085,988.41
9.1	Property, Plant and Equipment	211,142,888.58	30,502,623.00	180,640,265.58
9.2	Investment property	2,445,722.83		2,445,722.83
10	Intangible assets	90,160,124.03	90,160,124.03	-
10.1	Goodwill			-
10.2	Other intangible assets	90,160,124.03	90,160,124.03	-
11	Tax assets	-	-	-
11.1	Current tax assets	-		-
11.2	Deferred tax assets	-		-
13	Other assets	55,038,884.17		55,038,884.17
13.1	of which: repossessed collateral	14,082,037.98		
13.2	of which: dividends receivable	-		
	Total exposures subject to credit risk weighting before adjustments	6,221,274,242	120,662,747	6,100,611,495

Bank: JSC "Liberty Bank"
Date: 3/31/2026

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	6,100,611,495
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	499,847,075
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	202,171,882
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	6,802,630,452
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	-410,464,976
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-195,015,300
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	6,197,150,177

Bank: JSC "Liberty Bank"
Date: 3/31/2026

Table 9 **Regulatory capital**

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	761,269,619
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	33,015,263
5	Other disclosed reserves	0
6	Retained earnings (loss)	646,913,360
7	Regulatory Adjustments of Common Equity Tier 1 capital	123,175,388
8	Revaluation reserves on assets	33,015,263
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	90,160,125
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	638,094,231
25	Additional tier 1 capital before regulatory adjustments	15,403,935
26	Instruments that comply with the criteria for Additional tier 1 capital	10,884,205
27	Including: instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	10,838,551
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	15,403,935
37	Tier 2 capital before regulatory adjustments	117,047,701
38	Instruments that comply with the criteria for Tier 2 capital	117,047,701
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	117,047,701

Bank: JSC "Liberty Bank"

Date: 3/31/2026

Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	199,601,748
1.2	Minimum Tier 1 Requirement	6.00%	266,135,665
1.3	Minimum Regulatory Capital Requirement	8.00%	354,847,553
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	110,889,860
2.2	Countercyclical Buffer	0.75%	33,266,958
2.3	Systemic Risk Buffer	0.50%	22,177,972
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	3.66%	162,175,124
3.2	Tier 1 Pillar2 Requirement	4.42%	195,951,123
3.3	Regulatory capital Pillar 2 Requirement	5.42%	240,393,227
	Total Requirements	Ratios	თანხა (ლარი)
4	CET1	11.91%	528,111,662
5	Tier 1	14.17%	628,421,578
6	Total regulatory Capital	17.17%	761,575,570

Bank:

Date:

Table 9.2

JSC "Liberty Bank"

3/31/2026

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	803,297,966
Own funds ¹	770,545,867
Common Equity Tier 1 (CET 1)	638,094,231
Additional Tier 1 Capital (AT 1)	15,403,935
Tier 2 Capital (Tier 2)	117,047,701
Eligible liabilities	32,752,100
Subordinated Loans (not classified as own funds) ²	32,752,100
Eligible liabilities ³	
Total Liabilities and Own Funds (TLOF)	6,098,098,854
Total liabilities (except capital instruments)	5,327,552,987
Own funds	770,545,867
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	4,435,594,411
Total Exposure Measure (TEM)	6,224,867,609
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	18.11%
Own funds and eligible liabilities as a percentage of TEM	12.90%
Own funds and eligible liabilities as a percentage of TLOF	13.17%

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:

3/31/2026

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	654,693,674	20,297,546	151,119,194	15,467,177	841,577,591
of which: contracts governed by Georgian law	652,500,746	7,602,637	142,133,922	15,467,177	817,704,481
of which: contracts governed by foreign country law	2,192,929	12,694,909	8,985,272	-	23,873,110
of which: contracts that include bail-in clause	858,924	6,082,109	26,606,749	63,241	33,611,023
Own funds	-	1,520,527	115,527,173	15,403,935	132,451,636
of which: contracts governed by Georgian law	-	1,520,527	115,527,173	15,403,935	132,451,636
of which: contracts governed by foreign country law	-	-	-	-	-
of which: contracts that include bail-in clause	-	-	-	-	-
Eligible liabilities	654,693,674	18,777,019	35,592,020	63,241	709,125,955
of which: contracts governed by Georgian law	652,500,746	6,082,109	26,606,749	63,241	685,252,845
of which: contracts governed by foreign country law	2,192,929	12,694,909	8,985,272	-	23,873,110
of which: contracts that include bail-in clause	858,924	6,082,109	26,606,749	63,241	33,611,023

Bank: JSC "Liberty Bank"
Date: 3/31/2026

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	572,069,977	
1.1	Cash on hand	356,422,250	
1.2	Cash balances with National bank of Georgia	121,510,116	
1.3	Cash balances with other banks	94,137,611	
2	Financial assets held for trading	3,478,471	
2.1	of which: derivatives	3,097,132	
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	234,620,272	
5.1	Equity instruments	-	
5.2	Debt securities	234,620,272	
5.3	Loans and advances		
6	Financial assets at amortised cost	5,052,317,903	
6.1	Debt securities	645,596,901	
6.2	Loans and advances	4,406,721,002	
7	Investments in subsidiaries, joint ventures and associates	-	
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	213,588,611	
9.1	Property, Plant and Equipment	211,142,889	
9.2	Investment property	2,445,723	
10	Intangible assets	90,160,124	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	90,160,124	Table 9 (Capital), N10
11	Tax assets	-	
11.1	Current tax assets	-	
11.2	Deferred tax assets		
13	Other assets	55,038,884	
13.1	of which: repossessed collateral	14,082,038	
13.2	of which: dividends receivable	-	
14	TOTAL ASSETS	6,221,274,242	
	LIABILITIES		
15	Financial liabilities held for trading	14,373	
15.1	of which: derivatives	14,373	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	5,234,754,004	
17.1	Deposits	4,516,723,057	
17.2	borrowings	675,514,932	
17.3	Debt securities issued		
17.4	Other financial liabilities	42,516,015	
18	Provisions	3,513,990	
19	Tax liabilities	21,866,220	
19.1	Current tax liabilities	4,944,182	
19.2	Deferred tax liabilities	16,922,037	
20	Subordinated liabilities	161,497,275	
21	Other liabilities	33,793,378	
21.1	of which: dividends payable	90,006	
22	TOTAL LIABILITIES	5,455,439,239	
	Equity		
23	Share capital	44,490,459	Table 9 (Capital), N2
24	preference share	45,654	
25	Share premium	41,370,267	Table 9 (Capital), N3 + Table 9 (Capital), N25
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	33,015,263	Table 9 (Capital), N4
29.1	revaluation reserve	30,502,623	
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	2,512,640	
30	Retained earnings	646,913,360	Table 9 (Capital), N6
31	TOTAL EQUITY	765,835,003	
32	TOTAL EQUITY AND TOTAL LIABILITIES	6,221,274,242	

Bank: JSC "Liberty Bank"
Date: 3/31/2026

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				786,384,800	490,547,734	1,276,932,624	771,908,082	360,519,781	1,132,427,863
Cash outflows									
2 Retail deposits	1,457,426,254	619,065,876	2,076,492,130	232,723,587	113,397,882	346,121,469	58,752,565	26,781,607	85,534,171
3 Unsecured wholesale funding	1,504,263,348	657,237,577	2,161,500,925	457,763,358	193,440,492	651,203,850	358,163,211	158,420,908	516,584,118
4 Secured wholesale funding									
5 Outflows related to off-balance sheet obligations and net short position of derivative exposures	115,044	-	115,044	113,600	-	113,600	113,600	-	113,600
6 Other contractual funding obligations	49,827,543	22,937,183	72,764,726	37,689,560	44,853,504	82,543,064	12,489,948	14,849,652	27,339,600
7 Other contingent funding obligations	207,114,706	118,389,515	325,504,222	61,523,724	9,192,153	70,715,877	56,999,506	12,166,164	69,165,670
8 TOTAL CASH OUTFLOWS	3,218,746,895	1,417,630,151	4,636,377,046	789,813,829	360,884,032	1,150,697,861	486,518,830	212,218,330	698,737,160
Cash inflows									
9 Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10 Inflows from fully performing exposures	2,742,496,836	1,037,698,873	3,780,195,709	144,460,734	35,782,620	180,243,353	158,937,607	167,530,674	326,468,281
11 Other cash inflows	79,311,672	8,437,755	87,749,427	7,845,159	79,927	7,925,087	7,845,159	79,927	7,925,087
12 TOTAL CASH INFLOWS	2,821,808,508	1,046,136,628	3,867,945,136	152,305,893	35,862,547	188,168,440	166,782,766	167,610,601	334,393,368
				Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13 Total HQLA				786,384,800	490,547,734	1,276,932,624	771,908,082	360,519,781	1,132,427,863
14 Net cash outflow				637,507,936	325,021,484	962,529,421	319,736,064	53,054,582	364,343,792
15 Liquidity coverage ratio (%)						1	2	1	3

* 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.

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 AIA Factor (a)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposure
	202,171,882	3,082,738	0	3,082,738	2,029,085	2.156,382	0	0	0	0	3,369,978	0	0	0	2,684,983
Calculated under Standardized Method	202,171,882	3,082,738	0	3,082,738	2,029,085	1.4	7,116,182	0	0	0	3,369,978	0	0	0	2,684,983
Calculated under Simplified Standardized Method	202,171,882	3,082,738	0	3,082,738	7,656,215	1.4	6,764,891	0	0	0	13,367,197	0	0	0	5,915,163
Calculated under Original Risk Exposure Method	202,171,882	3,082,738	0	3,082,738	8,088,871	1.4	15,657,610	0	0	0	13,836,191	0	0	0	6,418,003
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	202,171,882	3,082,738	0	3,082,738	2,029,085	2.4	7,156,382	0	0	0	0	0	0	0	0
Calculated under Standardized Method	202,171,882	3,082,738	0	3,082,738	2,029,085	1.4	1,058,191	0	0	0	1,027,710	0	0	0	2,684,983
Calculated under Simplified Standardized Method	202,171,882	3,082,738	0	3,082,738	7,656,215	1.4	16,786,431	0	0	0	13,077,094	0	0	0	5,915,163
Calculated under Original Risk Exposure Method	202,171,882	3,082,738	0	3,082,738	8,088,871	1.4	15,657,610	0	0	0	13,836,191	0	0	0	6,418,003
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	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 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	202,171,882	3,082,738	0	3,082,738	2,029,085	1.4	1,116,181	0	0	0	3,369,978	0	0	0	2,684,983

Bank: JSC "Liberty Bank"
Date: 3/31/2026

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)	6,221,274,245
2	(Asset amounts deducted in determining Tier 1 capital)	(123,175,388)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	6,098,098,857
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	3,082,758
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	2,029,086
6	Risk positions defined by the Counterparty Credit Risk Regulation	7,156,582.22952
7	Value of collateral received in exchange for derivative instruments	-
8	Total derivative exposures (sum of lines 4 to 10)	7,156,582
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	499,847,075
17	(Adjustments for conversion to credit equivalent amounts)	(380,234,905)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	119,612,170
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	653,498,166
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	6,224,867,609
Leverage ratio		
23	Leverage ratio	10.50%
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	7,141,948	10,965	FALSE	137,063
<i>Calculated under Standardised Method</i>	7,141,948	10,965	0	137,063
<i>Calculated under Simplified Standardised Method</i>	14,740,603	24,418	0	305,220
<i>Calculated under Original Risk Exposure Method</i>	15,628,183	26,385	0	329,817

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Table 16 Net Stable Funding Ratio

	No maturity	Unweighted value by residual maturity			Weighted value
		< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding					
1 Capital:	653,498,166	-	-	678,980,445	1,332,478,611
2 <i>Regulatory capital</i>	653,498,166			117,047,701	770,545,867
3 <i>Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year</i>				561,932,744	561,932,744
4 Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	790,457,456	781,850,524	516,198,522	22,596,996	1,907,999,284
5 <i>Residents' deposits</i>	694,658,349	704,192,701	476,763,777	18,713,027	1,799,611,462
6 <i>Non-residents' deposits</i>	95,799,107	77,657,823	39,434,744	3,883,969	108,387,821
7 Wholesale funding	1,017,624,564	1,215,320,176	243,774,299	74,688,878	860,353,985
8 <i>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</i>	957,395,645	444,849,147	194,651,604	74,688,878	835,792,637
9 <i>Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions</i>	60,228,919	770,471,028	49,122,695	-	24,561,348
10 Liabilities with matching interdependent assets					
11 Other liabilities:	-	85,157,778	418	17,950,632	-
12 <i>Liabilities related to derivatives</i>		23,989			-
13 <i>All other liabilities and equity not included in the above categories</i>	-	85,133,789	418	17,950,632	-
14 Total available stable funding					4,100,831,879
Required stable funding					
15 Total high-quality liquid assets (HQLA)	1,252,495,499	652,325,350	-	-	71,348,168
16 Performing loans and securities:	-	851,170,006	537,585,588	2,267,374,353	2,615,272,741
17 <i>Loans and deposits to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
18 <i>Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	15,512,723	4,376,300	124,762	4,639,821
19 <i>Loans to non-financial institutions and retail customers, of which:</i>		779,019,584	481,676,922	1,765,272,454	2,130,829,839
20 <i>With a risk weight of less than or equal to 35%</i>		30,768,403	29,124,828	88,799,995	87,666,612
21 <i>Residential mortgages, of which:</i>		52,596,442	45,683,122	443,145,645	337,184,451
22 <i>With a risk weight of less than or equal to 35%</i>		52,596,442	45,683,122	443,145,645	337,184,451
23 <i>Securities that do not qualify as HQLA</i>		4,041,257	5,849,245	58,831,491	54,952,018
24 Assets with matching interdependent liabilities	-	-	-	-	-
25 Other assets:	178,127,625	95,873,545	2,448,217	113,517,317	342,140,389
26 <i>Assets related to derivatives</i>		2,669,133	-	-	2,669,133
27 <i>All other assets not included in the above categories</i>	178,127,625	93,204,412	2,448,217	113,517,317	339,471,256
28 Off-balance sheet items	354,812,740	62,476,325	39,963,342	43,972,304	34,580,449
29 Total required stable funding					3,063,341,746
30 Net stable funding ratio					133.87%

*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	128,627,729.54	734,137,595.31	-	-	-	862,765,324.85
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	5,285,540.78	-	-	-	-	5,285,540.78
6 Claims or contingent claims on commercial banks	50,378,613.79	55,447,896.73	-	-	-	105,826,510.52
7 Claims or contingent claims on corporates	16,839,134.07	439,024,494.92	236,770,548.61	373,251,224.95	-	1,055,885,402.55
8 Retail claims on counterpart retail claims	18,895,739.03	447,693,013.62	1,748,401,156.27	585,522,853.76	-	2,795,118,946.68
9 Claims or contingent claims secured by mortgages on residential property	3,364,745.16	30,997,728.40	160,851,282.80	508,279,646.41	-	703,343,502.76
10 Past due items*	12,894,007.02	6,546,297.24	32,112,862.28	7,640,354.30	-	60,993,520.86
11 Items belonging to regulatory high-risk categories	2,445,722.83	-	-	-	-	2,445,722.83
12 Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13 Claims in the form of collective investment undertakings (CIU)	-	-	-	-	-	-
14 Other items	-	-	-	-	-	-
15 Total	365,094,082.42	141,163.52	2,978.60	2,978.60	194,722,303.56	559,960,330.10
	590,829,315.64	1,707,330,897.40	2,141,023,087.68	1,466,705,893.72	194,722,303.56	6,100,611,497.99

* 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 item line is not included in the formula for eliminating double counting.

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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 (a+b-c-d)
Risk classes	Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing					
1	Claims or contingent claims on central governments or central banks	-	863,807,680	1,042,351	-	-	862,765,329.74
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	-	5,285,541	-	-	-	5,285,540.78
6	Claims or contingent claims on commercial banks	-	106,041,501	214,991	-	-	105,826,510.52
7	Claims or contingent claims on corporates	27,760,481	1,052,855,514	14,750,595	-	19,265	1,065,865,999.81
8	Retail claims or contingent retail claims	113,373,456	2,798,024,065	118,284,864	-	10,326,800	2,795,112,656.68
9	Claims or contingent claims secured by mortgages on residential property	16,699,834	696,108,628	9,464,961	-	48,396	703,343,500.77
10	Past due items*	128,707,162	843,747	68,597,388	-	10,394,461	60,953,520.86
11	Items belonging to regulatory high-risk categories	-	2,445,723	-	-	-	2,445,722.83
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-
14	Other items	-	681,543,601	914,019	-	-	680,629,581.13
15	Total	159,833,771	6,206,112,252	144,671,780	-	10,394,461	6,221,274,242
16	Of which: loans	159,833,771	4,388,313,280	141,426,049	-	10,394,461	4,406,721,001.78
17	Of which: securities	-	881,294,495	1,077,322	-	-	880,217,172.95

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

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Table 19

On Balance Assets	a		b		c	d	e	f
	Gross carrying values							
	Of which: Loans and other Assets - Non-Performing		Of which: Loans and other Assets - other than Non-Performing		(a+b-c-d)			
1 State, state organizations	21,435,434.87	1,947,610,578.46	37,753,812.81				15,633.39	1,931,292,260.52
2 Financial Institutions	798,499.69	247,180,378.25	1,594,611.96				43.85	246,384,265.97
3 Pawn-shops	382.03	29,447,005.91	307,290.96					29,140,096.97
4 Construction Development, Real Estate Development and other Land Loans	11,795,841.86	99,970,052.14	1,774,726.01					109,991,167.99
5 Real Estate Management	5,729,475.22	228,428,478.29	4,153,288.95					230,004,664.56
6 Construction Companies	195,987.87	23,429,629.34	403,982.69					23,221,634.52
7 Production and Trade of Construction Materials	539,775.80	72,772,779.32	682,049.38					72,630,505.74
8 Trade of Consumer Foods and Goods	108,586.70	18,135,553.61	123,445.69					18,120,694.62
9 Production of Consumer Foods and Goods	55,267.58	12,907,082.26	63,699.12					12,898,650.72
10 Production and Trade of Durable Goods	204.25	19,773,946.79	209,770.56					19,564,380.48
11 Production and Trade of Clothes, Shoes and Textiles	48,610.59	6,844,244.88	71,990.17					6,821,365.31
12 Trade (Other)	12,163,798.39	301,063,423.77	9,159,043.74				219,975.83	304,068,178.41
13 Other Production	3,100,087.50	79,626,248.28	2,213,622.28				21,942.89	80,012,713.50
14 Hotels, Tourism	2,471,561.11	78,896,327.47	1,112,415.97				18,527.16	80,255,472.61
15 Restaurants	4,383,805.94	35,525,226.76	1,178,406.13					38,730,626.57
16 Industry	34,320.75	51,202,122.80	1,740,184.80					49,496,258.74
17 Oil Importers, Filling stations, gas stations and Retailers	5,367,955.64	8,220,018.64	763,593.79					12,824,360.49
18 Energy	102,297.81	141,427,269.54	675,862.24					140,853,705.11
19 Auto Dealers		5,199,781.74	21,033.18					5,178,748.55
20 Health Care	1,898,921.36	118,825,859.08	1,926,904.99				19,264.75	118,797,875.45
21 Pharmacy	4,654.64	28,257,231.71	46,190.12					28,215,696.23
22 Telecommunication	107,728.65	18,532,817.92	161,779.21					18,478,767.36
23 Service	19,326,769.21	422,613,108.39	14,135,673.39				306,488.00	427,804,204.20
24 Agriculture	40,708,150.78	636,272,767.19	33,382,388.88				1,868,172.11	643,598,529.08
25 Other	14,168,044.14	346,528,917.71	14,526,870.33				70,900.98	346,170,091.53
26 Assets on which the Sector of repayment source is not accounted for	15,287,628.47	379,471,111.47	14,000,753.14				7,853,511.80	380,757,986.80
27 Other assets		847,949,789.96	1,988,389.74					845,961,400.22
28 Total	159,833,770.86	6,206,112,251.64	144,671,780.24				10,994,460.76	6,221,274,242

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Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	141,264,646	917,720
2	An increase in the ECL for possible losses on assets	32,036,886	34,335
2.1	As a result of the origination of the new assets	15,041,982	34,335
2.2	As a result of classification of assets as a low quality	16,994,904	
3	Decrease in ECL for possible losses on assets	31,955,148	-
3.1	As a result of write-off of assets	10,394,461	
3.2	As a result of partial or total payment of assets	6,052,633	-
3.3	As a result of classification of assets as a high quality	15,508,054	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	79,664	
5	Closing balance of Expected Credit Loss	141,426,049	952,055

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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	163,370,579	
2	Inflows to non-performing portfolios	22,697,549	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	48,591	
4	Outflows from non-performing portfolios	26,282,948	
5	Outflow due to the decrease level of credit risk	1,702,015	
6	Outflow due to loan repayment, partial or total	9,833,622	
7	Outflows due to write-offs	10,394,461	
8	Outflow due to taking possession of collateral	4,351,403	
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	1,448	
12	Closing balance	159,838,771	

Table 24

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) Non-state organizations	1,105,238,333	1,077,189,500	6,611,361	21,351,121	86,352	36,713,332	17,240,227	2,277,266	17,156,012	39,827
2) Financial Institutions	141,937,377	139,197,636	1,941,241	298,500	-	1,379,621	325,185	324,028	530,468	-
3) Pawn-shops	29,447,388	29,446,656	350	382	-	307,291	306,851	115	325	-
4) Construction Development, Real Estate Development and other Land Loans	111,765,894	98,425,755	1,544,297	11,795,842	-	1,774,726	1,161,880	47,248	565,599	-
5) Real Estate Management	234,157,954	226,069,426	2,359,053	5,404,819	324,656	4,153,289	2,935,226	445,613	633,063	141,388
6) Construction Companies	23,625,617	23,399,929	29,701	195,988	-	403,983	383,342	10,774	129,967	-
7) Production and Trade of Construction Materials	73,312,555	72,736,122	36,658	539,776	-	682,706	573,887	5,007	103,812	-
8) Trade of Consumer Foods and Goods	18,244,140	15,924,190	2,211,363	47,856	60,730	123,446	37,527	53,348	28,418	4,153
9) Production of Consumer Foods and Goods	12,962,350	12,887,018	20,064	18,301	36,966	63,699	52,486	583	10,539	91
10) Production and Trade of Durable Goods	19,774,151	19,773,947	-	-	204	209,771	209,671	-	-	100
11) Production and Trade of Clothes, Shoes and Textiles	6,893,355	6,824,660	20,085	48,611	-	771,990	27,183	7,553	37,253	-
12) Trade (Other)	313,227,222	278,815,743	27,247,681	12,163,015	783	9,160,933	1,803,909	1,612,404	5,746,289	254
13) Other Production	82,726,336	77,648,373	1,983,673	3,060,301	39,787	2,713,622	544,280	422,660	1,740,098	6,585
14) Hotels, Tourism	81,367,889	74,683,664	4,216,664	2,471,561	-	1,112,416	341,395	389,478	381,543	-
15) Restaurants	39,909,033	33,775,690	1,749,537	4,383,806	-	1,178,406	301,893	485,962	390,552	-
16) Industry	51,236,444	265,939	50,936,184	34,321	-	1,740,185	2,379	1,714,888	22,918	-
17) Oil Importers, Filling stations, gas stations and Retailers	13,587,954	7,250,380	869,638	5,367,956	-	763,594	99,238	16,794	647,561	-
18) Energy	141,529,567	141,409,422	17,838	102,298	-	673,862	604,592	6,467	65,003	-
19) Auto Dealers	5,199,782	5,199,782	-	-	-	21,033	-	-	-	-
20) HealthCare	120,724,780	113,537,143	5,288,717	1,898,921	-	1,926,905	1,358,773	74,030	494,102	-
21) Pharmacy	28,261,886	28,231,996	25,236	4,655	-	46,568	33,677	9,112	3,779	-
22) Telecommunication	18,640,547	18,378,489	154,329	1,077,729	-	161,779	34,724	35,980	71,096	-
23) Services	441,939,878	413,219,440	9,393,669	19,268,824	57,945	14,135,673	2,395,313	2,529,225	9,209,751	1,185
24) Agriculture	676,980,918	609,626,829	26,845,818	40,472,931	235,290	33,382,438	4,038,630	5,800,789	23,419,776	123,243
25) Other	360,696,962	330,541,195	15,987,723	14,151,248	16,796	14,526,870	1,315,647	4,764,653	8,439,552	7,018
26) Assets on which the Sector of repayment source is not accounted for	394,738,740	371,102,794	8,370,425	14,787,860	497,662	13,995,908	1,409,337	1,328,987	11,039,670	217,914
27) Total	4,548,147,051	4,225,493,976	162,859,304	158,476,600	1,897,170	141,426,049	37,698,183	22,381,023	80,865,086	541,797

