	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	David Tsaava
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"
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Table 1 **Key metrics**

N		2Q-2026	1Q-2026	4Q-2025	3Q-2025	2Q-2025
		According to IFRS				
	Regulatory capital (amounts, GEL)					
	Based on Basel III framework					
1	CET1 capital	523,656,990	638,094,231	607,993,591	580,489,555	552,245,890
2	Tier1 capital	538,845,092	653,498,166	623,376,491	587,477,568	557,970,332
3	Regulatory capital	663,733,355	770,545,867	742,614,719	699,486,527	672,934,382
4	CET1 capital total requirement	407,654,443	528,111,662	493,810,528	456,888,909	441,488,902
5	Tier1 capital total requirement	502,990,563	628,421,578	590,291,173	546,609,174	528,585,930
6	Regulatory capital total requirement	629,614,820	761,575,570	718,363,904	665,711,421	644,204,847
	Total Risk Weighted Assets (amounts, GEL)					
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	4,491,580,897	4,435,594,411	4,273,149,151	3,987,212,648	3,866,746,278
	Capital Adequacy Ratios					
	Based on Basel III framework					
8	CET1 capital	11.66%	14.39%	14.23%	14.56%	14.28%
9	Tier1 capital	12.00%	14.73%	14.59%	14.73%	14.43%
10	Regulatory capital	14.78%	17.37%	17.38%	17.54%	17.40%
11	CET1 capital total requirement	9.08%	11.91%	11.56%	11.46%	11.42%
12	Tier1 capital total requirement	11.20%	14.17%	13.81%	13.71%	13.67%
13	Regulatory capital total requirement	14.02%	17.17%	16.81%	16.70%	16.66%
	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)	11.36%	13.17%	12.98%	12.82%	12.81%
	Income					
15	Total Interest Income /Average Annual Assets	13.03%	12.84%	13.08%	13.07%	12.96%
16	Total Interest Expense / Average Annual Assets	6.55%	6.39%	6.24%	6.17%	6.09%
17	Earnings from Operations / Average Annual Assets	2.80%	3.29%	3.13%	3.11%	2.88%
18	Net Interest Margin	6.48%	6.45%	6.84%	6.90%	6.88%
19	Return on Average Assets (ROAA)	1.70%	2.12%	2.28%	2.33%	2.33%
20	Return on Average Equity (ROAE)	14.99%	17.31%	18.85%	19.33%	19.45%
	Asset Quality					
21	Non Performed Loans / Total Loans	3.59%	3.51%	3.77%	3.48%	3.35%
22	ECL/Total Loans	3.14%	3.11%	3.26%	3.35%	3.33%
23	FX Loans/Total Loans	22.65%	23.91%	23.77%	22.11%	22.40%
24	FX Assets/Total Assets	24.35%	24.91%	25.15%	23.43%	22.93%
25	Loan Growth-YTD	6.98%	4.94%	17.43%	11.79%	9.26%
	Liquidity					
26	Liquid Assets/Total Assets	23.53%	21.63%	21.22%	18.59%	16.42%
27	FX Liabilities/Total Liabilities	24.59%	25.72%	25.81%	26.22%	26.03%
28	Current & Demand Deposits/Total Assets	32.18%	28.95%	27.64%	31.19%	29.81%
	Liquidity Coverage Ratio* **					
29	Total HQLA	1,380,880,499	1,276,932,624	1,264,638,276	1,047,917,055	893,791,800
30	Net cash outflow	1,011,579,355	962,529,421	889,401,470	868,194,227	761,463,799
31	LCR ratio (%)	136.51%	132.66%	142.19%	120.70%	117.38%
	Net Stable Funding Ratio					
32	Available stable funding	4,390,145,620	4,100,831,879	3,834,794,235	3,711,002,078	3,452,702,091
33	Required stable funding	3,133,487,926	3,063,341,746	2,914,780,090	2,790,988,701	2,733,154,312
34	Net stable funding ratio (%)	140.10%	133.87%	131.56%	132.96%	126.33%

*** 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: 6/30/2026

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**	272,700,430	330,569,095	603,269,526	257,060,088	242,157,555	499,217,644
1.1	Cash on hand	271,173,956	91,313,008	362,486,965	245,097,488	72,155,036	317,252,524
1.2	Casha balances with National bank of Georgia	930,313	116,893,005	117,823,318	11,329,259	112,171,765	123,501,024
1.3	Cash balances with other banks	596,161	122,363,082	122,959,243	633,342	57,830,754	58,464,096
2	**Financial assets held for trading**	4,059,594	-	4,059,594	308,746	-	308,746
2.1	of which:derivatives	3,727,425	-	3,727,425	24,506	-	24,506
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**	239,302,977	-	239,302,977	244,225,318	-	244,225,318
5.1	Equity instruments			-			-
5.2	Debt securities	239,302,977	-	239,302,977	244,225,318	-	244,225,318
5.3	Loans and advances			-			-
6	**Financial assets at amortised cost**	3,916,363,072	1,199,900,211	5,116,263,283	3,415,879,399	996,760,654	4,412,640,053
6.1	Debt securities	460,234,586	165,122,202	625,356,788	403,578,476	110,876,552	514,455,029
6.2	Loans and advances	3,456,128,486	1,034,778,009	4,490,906,495	3,012,300,923	885,884,101	3,898,185,024
7	**Investments in subsidiaries, joint ventures and associates**			-			-
8	**Non-current assets and disposal groups classified as held for sale**			-			-
9	**Tangible assets**	215,554,146	-	215,554,146	216,791,219	-	216,791,219
9.1	Property, Plant and Equipment	214,453,997	-	214,453,997	214,345,496	-	214,345,496
9.2	Investment property	1,100,149	-	1,100,149	2,445,723	-	2,445,723
10	**Intangible assets**	96,783,927	-	96,783,927	79,461,990	-	79,461,990
10.1	Goodwill			-			-
10.2	Other intangible assets	96,783,927	-	96,783,927	79,461,990	-	79,461,990
11	**Tax assets**	-	-	-	-	-	-
11.1	Current tax assets	-	-	-	-	-	-
11.2	Deferred tax assets	-	-	-	-	-	-
13	**Other assets**	52,909,399	13,786,883	66,696,282	37,057,231	25,884,651	62,941,882
13.1	of which: repossessed collateral	21,358,692	-	21,358,692	6,492,357	-	6,492,357
13.2	of which: dividends receivable	-	-	-	-	-	-
14	**TOTAL ASSETS**	4,797,673,546	1,544,256,189	6,341,929,735	4,250,783,992	1,264,802,860	5,515,586,852
	LIABILITIES						
15	**Financial liabilities held for trading**	127,127	-	127,127	884,399	-	884,399
15.1	of which:derivatives	127,127		127,127	884,399		884,399
16	**Financial liabilities designated at fair value through profit or loss**			-			-
17	**Financial liabilities measured at amortised cost**	4,218,606,276	1,234,152,654	5,452,758,930	3,521,373,449	1,131,453,317	4,652,826,766
17.1	Deposits	3,812,374,714	1,181,393,751	4,993,768,465	2,676,234,604	1,056,444,091	3,732,678,694
17.2	borrowings	402,401,973	12,203,559	414,605,531	842,612,689	34,669,041	877,281,730
17.3	Debt securities issued	-	-	-	-	-	-
17.4	Other financial liabilities	3,829,590	40,555,344	44,384,934	2,526,157	40,340,185	42,866,342
18	**Provisions**	1,777,026	1,492,390	3,269,416	1,728,784	1,219,902	2,948,686
19	**Tax liabilities**	19,076,175	-	19,076,175	21,737,642	-	21,737,642
19.1	Current tax liabilities	3,360,431	-	3,360,431	4,035,708	-	4,035,708
19.2	Deferred tax liabilities	15,715,744	-	15,715,744	17,701,934	-	17,701,934
20	**Subordinated liabilities**	21,964,402	156,440,648	178,405,051	14,534,418	122,102,000	136,636,418
21	**Other liabilities**	25,042,916	5,657,060	30,699,976	23,363,898	6,084,962	29,448,860
21.1	of which: dividends payable	2,193,949	-	2,193,949	91,126	-	91,126
22	**TOTAL LIABILITIES**	4,286,593,922	1,397,742,752	5,684,336,674	3,583,622,591	1,260,860,181	4,844,482,772
	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**	32,586,761	-	32,586,761	34,828,390	-	34,828,390
29.1	revaluation reserve	30,502,623	-	30,502,623	31,349,661	-	31,349,661
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	2,084,138		2,084,138	3,478,729		3,478,729
30	**Retained earnings**	539,099,921		539,099,921	550,369,310		550,369,310
31	**TOTAL EQUITY***	657,593,062	-	657,593,062	671,104,080	-	671,104,080
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	4,944,186,984	1,397,742,752	6,341,929,736	4,254,726,670	1,260,860,181	5,515,586,852

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

Bank: JSC "Liberty Bank"
Date: 6/30/2026

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	**Interest income**	350,709,560	53,200,786	403,910,347	300,943,572	43,080,130	344,023,702
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	10,309,407	-	10,309,407	6,851,109		6,851,109
1.5	Financial assets at amortised cost	340,400,153	53,200,786	393,600,940	294,092,463	43,080,130	337,172,593
1.6	Other assets			-			-
2	**(Interest expenses)**	(176,803,535)	(26,189,441)	(202,992,976)	(141,687,016)	(19,868,961)	(161,555,976)
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)	(176,803,535)	(26,189,441)	(202,992,976)	(141,687,016)	(19,868,961)	(161,555,976)
2.4	(Other liabilities)			-			-
3	**Dividend income**			-			-
4	**Fee and commission income**	26,768,399	5,813,317	32,581,716	23,079,065	5,198,968	28,278,033
5	**(Fee and commission expenses)**	(5,279,582)	(12,802,217)	(18,081,800)	(4,805,752)	(11,933,502)	(16,739,255)
6	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**	7,664	-	7,664	54,656	-	54,656
7	**Gains or (-) losses on financial assets and liabilities held for trading, net**	3,842,891	-	3,842,891	(407,843)	-	(407,843)
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**	8,856,520	-	8,856,520	10,708,214	-	10,708,214
11	**Gains or (-) losses on derecognition of non-financial assets, net**	119,782	-	119,782	232,333	-	232,333
12	**Other operating income**	8,008,374	-	8,008,374	7,722,230	2,314	7,724,544
13	**(Other operating expenses)**	(11,991,717)	(452,795)	(12,444,512)	(12,033,500)	(426,280)	(12,459,780)
14	**(Administrative expenses)**	(122,270,081)	(2,954,327)	(125,224,409)	(94,291,474)	(2,645,926)	(96,937,400)
14.1	(Staff expenses)	(102,595,333)		(102,595,333)	(77,369,335)		(77,369,335)
14.2	(Other administrative expenses)	(19,674,748)	(2,954,327)	(22,629,075)	(16,922,139)	(2,645,926)	(19,568,066)
15	**(Depreciation and amortisation)**	(19,795,157)		(19,795,157)	(19,111,355)		(19,111,355)
16	**Modification gains or (-) losses, net**			-			-
17	**(Provisions or (-) reversal of provisions)**	18,717	159,290	178,007	(287,573)	(939,931)	(1,227,503)
17.1	(Commitments and guarantees given)	18,717	148,887	167,604	(287,573)	(939,931)	(1,227,503)
17.2	(Other provisions)	-	10,403	10,403	-	-	-
18	**(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)**	(13,070,894)	(6,610,060)	(19,680,954)	(12,105,030)	(381)	(12,105,411)
18.1	(Financial assets at fair value through other comprehensive income)	19,034	-	19,034	181,290	-	181,290
18.2	(Financial assets at amortised cost)	(13,089,928)	(6,610,060)	(19,699,988)	(12,286,320)	(381)	(12,286,701)
19	**(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)**			-			-
20	**(Impairment or (-) reversal of impairment on non-financial assets)**	111,971	-	111,971	(60,106)	-	(60,106)
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**	49,232,911	10,164,553	59,397,464	57,950,420	12,466,431	70,416,852
23	**(Tax expense or (-) income**	(6,562,825)		(6,562,825)	(8,674,856)		(8,674,856)
24	**Profit or (-) loss after tax**	**42,670,085.78**	**10,164,553.08**	**52,834,639**	**49,275,564.84**	**12,466,431.16**	**61,741,996**

Bank: JSC "Liberty Bank"
Date: 6/30/2026

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**	**12,189,356,206**	**41,043,395,643**	**53,232,751,849**	**472,037,538**	**17,226,255,966**	**17,698,293,504**
3.1	Surety, joint liability	12,186,025,306	41,042,736,452	53,228,761,758	467,351,274	17,225,559,046	17,692,910,320
3.2	Guarantees	3,330,900	659,191	3,990,091	4,686,264	696,920	5,383,184
4	**Assets pledged as security for liabilities of the bank**	**994,629,000**	**0**	**994,629,000**	**1,451,348,000**	**0**	**1,451,348,000**
4.1	Financial assets of the bank	994,629,000	0	994,629,000	1,451,348,000	0	1,451,348,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	**Assets pledged as security for receivables of the bank**	**2,745,634,897**	**11,585,118,020**	**14,330,752,917**	**166,927,845**	**5,372,759,272**	**5,539,687,117**
5.1	Cash	53,570,805	22,671,402	76,242,207	34,935,326	8,303,697	43,239,023
5.2	Precious metals and stones	32,390,308	158,938,458	191,328,766	41,912,722	122,019,079	163,931,801
5.3	Real Estate:	5,718,028	9,672,483,101	9,678,201,129	1,531,900	3,338,704,070	3,340,235,970
5.3.1	*Residential Property*	537,828	2,417,261,646	2,417,799,474	0	306,250,835	306,250,835
5.3.2	*Commercial Property*	429,000	4,105,467,116	4,105,896,116	344,000	879,243,503	879,587,503
5.3.3	*Complex Real Estate*	0	208,605,640	208,605,640	0	269,437,854	269,437,854
5.3.4	*Land Parcel*	4,575,200	2,807,140,163	2,811,715,363	1,136,900	1,769,141,489	1,770,278,389
5.3.5	*Other*	176,000	134,008,536	134,184,536	51,000	114,630,389	114,681,389
5.4	Movable Property	1,993,508	423,281,946	425,275,454	2,760,542	436,556,435	439,316,977
5.5	Shares Pledged	2,116,625,000	271,152,609	2,387,777,609	13,625,000	601,785,940	615,410,940
5.6	Securities	471,908,890	681,420,771	1,153,329,661	19,000,010	506,317,005	525,317,015
5.7	Other	63,428,358	355,169,733	418,598,091	53,162,345	359,073,046	412,235,391
6	**Loan commitments given**	**206,588,605**	**216,277,356**	**422,865,961**	**176,295,464**	**124,171,295**	**300,466,759**
7	**guarantees given**	**85,719,678**	**56,908,389**	**142,628,067**	**67,921,850**	**58,141,973**	**126,063,823**
8	**Letters of credit Issued**	**0**	**185,171**	**185,171**	**0**	**0**	**0**
9	**Derivatives**	**140,311,991**	**264,317,529**	**404,629,520**	**713,925**	**199,450,968**	**200,164,893**
9.1	Receivables through FX contracts (except options)	140,311,991	64,073,709	204,385,700	713,925	99,002,423	99,716,348
9.2	Payables through FX contracts (except options)	0	200,243,820	200,243,820	0	100,448,545	100,448,545
9.3	Principal of interest rate contracts (except options)	0	0	0	0	0	0
9.4	Options sold			0			0
9.5	Options purchased			0			0
9.6	Nominal value of potential receivables through other derivatives			0			0
9.7	Nominal value of potential payables through other derivatives			0			0
10	**Receivables not recognized on-balance**	**177,782,508**	**2,554,662**	**180,337,170**	**164,473,037**	**2,331,369**	**166,804,407**
10.1	Principal of receivables derecognized during last 3 month	8,470,856	897	8,471,753	9,562,737	16,137	9,578,873
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,502,713	3,718	1,506,432	1,721,264	50,052	1,771,316
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	154,689,944	1,849,437	156,539,381	148,131,939	2,101,994	150,233,933
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	23,092,564	705,225	23,797,789	16,341,098	229,375	16,570,473
11	**Capital expenditure commitment**	**880,114**	**1,325,399**	**2,205,513**	**1,462,425**	**818,950**	**2,281,375**

Bank: JSC "Liberty Bank"
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Table 5 **Risk Weighted Assets**

N		2Q-2026	1Q-2026	4Q-2025	3Q-2025	2Q-2025
1	Risk Weighted Assets for Credit Risk	3,740,858,214	3,689,313,264	3,527,263,334	3,336,068,023	3,212,564,005
1.1	Balance sheet items	3,659,020,681	3,611,746,252	3,446,402,601	3,268,193,311	3,146,087,332
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	78,247,491	74,882,023	80,651,414	67,871,156	66,474,270
1.3	Counterparty credit risk	3,590,042	2,684,989	209,319	3,555	2,403
2	Risk Weighted Assets for Market Risk	10,859,241	6,417,705	6,022,375	3,131,621	6,169,268
3	Risk Weighted Assets for Operational Risk	739,863,442	739,863,442	739,863,442	648,013,004	648,013,004
4	**Total Risk Weighted Assets**	4,491,580,897	4,435,594,411	4,273,149,151	3,987,212,648	3,866,746,278

Bank: JSC "Liberty Bank"
Date: 6/30/2026

Table 6

Information about supervisory board, directorate, beneficiary owners and shareholders

	Members of Supervisory Board	**Independence status**
1	Murtaz Kikoria	Independent chair
2	Mamuka Tsereteli	Independent member
3	Magda Magradze	Independent member
4	Bruno Juan Balvanera	Independent member
	Members of Board of Directors	**Position/Subordinated business units**
1	David Tsaava	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)	97.015%
2	Other shareholders	2.985%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Zaiqi Mi	48.996%
2	Zou Yiwei	47.183%

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**	603,269,525.73	-	603,269,526
1.1	Cash on hand	362,486,964.69		362,486,965
1.2	Casha balances with National bank of Georgia	117,823,318.05		117,823,318
1.3	Cash balances with other banks	122,959,242.99		122,959,243
2	**Financial assets held for trading**	4,059,594.46		4,059,594
2.1	of which:derivatives	3,727,424.74		3,727,425
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**	239,302,976.82	-	239,302,977
5.1	Equity instruments	-		-
5.2	Debt securities	239,302,976.82		239,302,977
5.3	Loans and advances			-
6	**Financial assets at amortised cost**	5,116,263,282.60	-	5,116,263,283
6.1	Debt securities	625,356,787.90		625,356,788
6.2	Loans and advances	4,490,906,494.70		4,490,906,495
7	**Investments in subsidiaries, joint ventures and associates**	-		-
8	**Non-current assets and disposal groups classified as held for sale**			-
9	**Tangible assets**	215,554,146.14	30,502,623.00	185,051,523
9.1	Property, Plant and Equipment	214,453,997.48	30,502,623.00	183,951,374
9.2	Investment property	1,100,148.66		1,100,149
10	**Intangible assets**	96,783,927.38	96,783,927.38	-
10.1	Goodwill			-
10.2	Other intangible assets	96,783,927.38	96,783,927.38	-
11	**Tax assets**	-	-	-
11.1	Current tax assets	-		-
11.2	Deferred tax assets	-		-
13	**Other assets**	66,696,282.16		66,696,282
13.1	of which: repossessed collateral	21,358,692.03		
13.2	of which: dividends receivable	-		
	Total exposures subject to credit risk weighting before adjustments	**6,341,929,735**	**127,286,550**	**6,214,643,185**

Bank: JSC "Liberty Bank"

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

1	**Total carrying value of balance sheet items subject to credit risk weighting before adjustments**	6,214,643,185
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	562,224,341
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	193,736,249
3	**Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes**	6,970,603,775
4	Effect of provisioning rules used for capital adequacy purposes	
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-469,731,041
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-186,556,164
6	Effect of other adjustments	
7	**Total exposures subject to credit risk weighting**	6,314,316,570

Bank: JSC "Liberty Bank"
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Table 9 **Regulatory capital**

N		in Lari
1	**Common Equity Tier 1 capital before regulatory adjustments**	653,027,678
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	32,586,761
5	Other disclosed reserves	0
6	Retained earnings (loss)	539,099,921
7	**Regulatory Adjustments of Common Equity Tier 1 capital**	129,370,688
8	Revaluation reserves on assets	32,586,761
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	96,783,927
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**	523,656,990
		0
25	**Additional tier 1 capital before regulatory adjustments**	15,188,102
26	Instruments that comply with the criteria for Additional tier 1 capital	10,668,372
27	Including:instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	10,622,718
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**	15,188,102
		0
37	**Tier 2 capital before regulatory adjustments**	124,888,263
38	Instruments that comply with the criteria for Tier 2 capital	124,888,263
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**	124,888,263

Bank: JSC "Liberty Bank"
Date: 6/30/2026

Table 9.1 **Capital Adequacy Requirements**

	Minimum Requirements	Ratios	Amounts (GEL)
1	**Pillar 1 Requirements**		
1.1	Minimum CET1 Requirement	4.50%	202,121,140
1.2	Minimum Tier 1 Requirement	6.00%	269,494,854
1.3	Minimum Regulatory Capital Requirement	8.00%	359,326,472
2	**Combined Buffer**		
2.1	Capital Conservation Buffer	0.00%	-
2.2	Countercyclical Buffer	0.75%	33,686,857
2.3	Systemic Risk Buffer	0.50%	22,457,904
3	**Pillar 2 Requirements**		
3.1	CET1 Pillar 2 Requirement	3.33%	149,388,542
3.2	Tier 1 Pillar2 Requirement	3.95%	177,350,948
3.3	Regulatory capital Pillar 2 Requirement	4.77%	214,143,587
	Total Requirements	**კოეფიციენტი**	**თანხა (ლარი)**
4	CET1	9.08%	407,654,443
5	Tier 1	11.20%	502,990,563
6	Total regulatory Capital	14.02%	629,614,820

Bank:	JSC "Liberty Bank"
Date:	6/30/2026

Table 9.2

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	**705,991,644**
Own funds [1]	**663,733,355**
Common Equity Tier 1 (CET 1)	523,656,990
Additional Tier 1 Capital (AT 1)	15,188,102
Tier 2 Capital (Tier 2)	124,888,263
Eligible liabilities	**42,258,289**
Subordinated Loans (not classified as own funds)[2]	42,258,289
Eligible liabilities[3]	-
Total Liabilities and Own Funds (TLOF)	**6,212,559,047**
Total liabilities (except capital instruments)	5,548,825,692
Own funds	663,733,355
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	4,491,580,897
Total Exposure Measure (TEM)	6,347,638,798
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	15.72%
Own funds and eligible liabilities as a percentage of TEM	11.12%
Own funds and eligible liabilities as a percentage of TLOF	**11.36%**

[1] *Capital Instruments*

[2] *Includes the part of the subordinated liabilities that is amortized as well as subordinated liabilities that are not classified as own funds.*

[3] *Includes eligible liabilities with a residual maturity of more than one year that are not classified as own funds. Additionally, contracts of these liabilitied may be governed by Georgian law or fully or partially be subject to a law of a foreign country jurisdiction. Contracts of liabilities fully or partially governed by foreign legislation must include a provision for using the bank's liability write-off or conversion resolution tool for recapitalization (bail-in clause).*

Bank: JSC "Liberty Bank"
Date: 6/30/2026
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	**406,605,730**	**21,709,977**	**154,013,153**	**15,247,105**	**597,575,966**
of which: contracts governed by Georgian law	**403,037,754**	**13,074,395**	**154,013,153**	**15,247,105**	**585,372,407**
of which: contracts governed by foreign country law	**3,567,977**	**8,635,582**	**-**	**-**	**12,203,559**
of which: contracts that include bail-in clause	**635,781**	**10,459,516**	**31,739,769**	**59,004**	**42,894,070**
Own funds	**-**	**2,614,879**	**122,273,384**	**15,188,102**	**140,076,365**
of which: contracts governed by Georgian law	-	2,614,879	122,273,384	15,188,102	**140,076,365**
of which: contracts governed by foreign country law	-	-	-	-	**-**
of which: contracts that include bail-in clause	-	-	-	-	**-**
Eligible liabilities	**406,605,730**	**19,095,098**	**31,739,769**	**59,004**	**457,499,601**
of which: contracts governed by Georgian law	403,037,754	10,459,516	31,739,769	59,004	**445,296,042**
of which: contracts governed by foreign country law	3,567,977	8,635,582	-	-	**12,203,559**
of which: contracts that include bail-in clause	635,781	10,459,516	31,739,769	59,004	**42,894,070**

Bank: JSC "Liberty Bank"
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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**	**603,269,526**	
1.1	Cash on hand	362,486,965	
1.2	Casha balances with National bank of Georgia	117,823,318	
1.3	Cash balances with other banks	122,959,243	
2	**Financial assets held for trading**	4,059,594	
2.1	of which:derivatives	*3,727,425*	
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**	*239,302,977*	
5.1	Equity instruments	-	
5.2	Debt securities	239,302,977	
5.3	Loans and advances		
6	**Financial assets at amortised cost**	5,116,263,283	
6.1	Debt securities	*625,356,788*	
6.2	Loans and advances	*4,490,906,495*	
7	**Investments in subsidiaries, joint ventures and associates**	-	
8	**Non-current assets and disposal groups classified as held for sale**		
9	**Tangible assets**	215,554,146	
9.1	Property, Plant and Equipment	214,453,997	
9.2	Investment property	**1,100,149**	
10	**Intangible assets**	96,783,927	*Table 9 (Capital), N10*
10.1	Goodwill		
10.2	Other intangible assets	96,783,927	*Table 9 (Capital), N10*
11	**Tax assets**	-	
11.1	Current tax assets	-	
11.2	Deferred tax assets		
13	**Other assets**	66,696,282	
13.1	of which: repossessed collateral	21,358,692	
13.2	of which: dividends receivable	-	
14	**TOTAL ASSETS**	6,341,929,735	
	LIABILITIES		
15	**Financial liabilities held for trading**	**127,127**	
15.1	of which:derivatives	127,127	
16	**Financial liabilities designated at fair value through profit or loss**		
17	**Financial liabilities measured at amortised cost**	5,452,758,930	
17.1	Deposits	4,993,768,465	
17.2	borrowings	414,605,531	
17.3	Debt securities issued		
17.4	Other financial liabilities	44,384,934	
18	**Provisions**	**3,269,416**	
19	**Tax liabilities**	19,076,175	
19.1	Current tax liabilities	3,360,431	
19.2	Deferred tax liabilities	15,715,744	
20	**Subordinated liabilities**	178,405,051	
21	**Other liabilities**	30,699,976	
21.1	of which: dividends payable	2,193,949	
22	**TOTAL LIABILITIES**	5,684,336,674	
	Equity		
23	**Share capital**	44,490,459	*Table 9 (Capital), N2*
24	**preference share**	45,654	
25	**Share premium**	41,370,267	*able 9 (Capital), N3 +Table 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**	32,586,761	*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	2,084,138	
30	**Retained earnings**	539,099,921	*Table 9 (Capital), N6*
31	**TOTAL EQUITY**	657,593,062	
32	**TOTAL EQUITY AND TOTAL LIABILITIES**	**6,341,929,736**	

Bank: JSC "Liberty Bank"
Date: 6/30/2026

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	729.823.794	18.432	0	0	0	0	0	0	0	0	116.893.005	0	0	0	0	0	116.893.005
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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	-
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	5.421.149	0	0	0	0	0	5.421.149
6	Claims or contingent claims on commercial banks	0	0	114.290.940	0	0	0	8.052.109	0	0	0	11.845.677	0	520.420	0	0	0	39.510.549
7	Claims or contingent claims on corporates	0	0	0	0	0	0	0	0	0	0	994.577.264	77.959.115	0	0	0	0	1.072.536.379
8	Retail claims or contingent retail claims	0	0	0	0	327.250.553	0	0	0	2.560.560.619	6.360.020	0	7.245.979	0	0	0	0	2.046.974.151
9	Claims or contingent claims secured by mortgages on residential property	0	0	0	0	706.990.672	0	0	0	0	0	0	909.755	0	0	0	0	248.356.490
10	Past due items	0	0	0	0	0	0	1.970.666	0	0	0	33.797.712	0	23.359.014	0	0	0	69.821.565
11	Items belonging to regulatory high-risk categories	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.100.149	0	2.750.372
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	362.489.943	0	0	0	0	0	0	0	0	0	215.699.502	0	0	0	0	0	215.699.502
	Total	1,092,313,737	18,432	114,290,940	0	1,034,241,225	0	10,022,775	0	2,560,560,619	6,360,020	1,378,234,309	86,114,848	23,879,433	0	1,100,149	0	3,817,963,163

Bank: JSC "Liberty Bank"
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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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
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	40,006,285	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,368,913	12,637,372	40,006,285
8	Retail claims or contingent retail claims	0	39,100,083	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,100,083		39,100,083
9	Claims or contingent claims secured by mortgages on residential property	0	1,521,373	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,521,373		1,521,373
10	Past due items	0	67,251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	67,251		67,251
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	80,694,992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68,057,619	12,637,372	80,694,992

Bank: JSC "Liberty Bank"
Date: 6/30/2026

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	846,716,800	36,864	18,432	116,893,005	116,893,005	14%
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0%
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0%
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0%
5	Claims or contingent claims on international organizations/institutions	5,421,149	0	0	5,421,149	5,421,149	100%
6	Claims or contingent claims on commercial banks	134,709,146	0	0	39,510,549	39,510,549	29%
7	Claims or contingent claims on corporates	994,577,264	319,100,387	77,959,115	1,072,536,379	1,033,059,557	96%
8	Retail claims or contingent retail claims	2,887,811,172	205,827,352	13,605,998	2,046,974,151	2,007,344,605	69%
9	Claims or contingent claims secured by mortgages on residential property	706,990,672	37,259,739	909,755	248,356,490	246,835,117	35%
10	Past due items	59,127,392	0	0	69,821,565	69,754,315	118%
11	Items belonging to regulatory high-risk categories	1,100,149	0	0	2,750,372	2,750,372	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	578,189,445	0	0	215,699,502	215,699,502	37%
	Total	6,214,643,189	562,224,341	92,493,300	3,817,963,163	3,737,268,171	59%

Bank: JSC "Liberty Bank"
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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				886,167,961	494,712,537	1,380,880,499	872,771,532	366,629,718	1,239,401,250
Cash outflows										
2	Retail deposits	1,709,735,216	620,371,408	2,330,106,624	252,797,319	109,711,679	362,508,998	64,145,208	26,990,842	91,136,050
3	Unsecured wholesale funding	1,606,302,443	662,636,399	2,268,938,842	471,649,032	193,933,221	665,582,253	390,291,540	160,512,469	550,804,009
4	Secured wholesale funding			-						
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	219,165	-	219,165	181,259	-	181,259	181,259	-	181,259
6	Other contractual funding obligations	51,414,999	31,047,435	82,462,434	41,204,425	49,497,192	90,701,617	13,862,626	16,391,728	30,254,355
7	Other contingent funding obligations	230,212,681	122,108,006	352,320,687	71,446,093	11,670,185	83,116,278	65,434,853	14,701,283	80,136,136
8	**TOTAL CASH OUTFLOWS**	3,597,884,504	1,436,163,248	5,034,047,752	837,278,128	364,812,277	1,202,090,405	533,915,487	218,596,322	752,511,809
Cash inflows										
9	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	2,882,263,492	1,048,731,089	3,930,994,581	150,007,477	35,503,151	185,510,628	163,403,907	168,164,836	331,568,743
11	Other cash inflows	82,517,029	9,836,494	92,353,522	5,000,423	-	5,000,423	5,000,423	-	5,000,423
12	**TOTAL CASH INFLOWS**	2,964,780,521	1,058,567,582	4,023,348,103	155,007,900	35,503,151	190,511,051	168,404,330	168,164,836	336,569,166
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				886,167,961	494,712,537	1,380,880,499	872,771,532	366,629,718	1,239,401,250
14	Net cash outflow				682,270,228	329,309,126	1,011,579,355	365,511,157	54,649,081	415,942,643
15	Liquidity coverage ratio (%)				129.9%	150.2%	136.5%	238.8%	670.9%	298.0%

* 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 6/30/2026

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
	193,736,249	3,600,298	0	3,600,298	1,528,334		7,180,085	0	0	0	7,180,085	0	0	0	3,590,042
Calculated under Standardised Method	193,736,249	3,600,298	0	3,600,298	1,528,334	1.4	7,180,085	0	0	0	7,180,085	0	0	0	3,590,042
Calculated under Simplified Standardised Method	193,736,249	3,600,298	0	3,600,298	6,301,962	1.4	13,863,164	0	0	0	13,863,164	0	0	0	6,931,582
Calculated under Original Risk Exposure Method	193,736,249	3,600,298	0	3,727,425	7,749,450	1.4	16,067,625	0	0	0	16,067,625	0	0	0	8,033,812
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	193,736,249	3,600,298	0	3,600,298	1,528,334	1.4	7,180,085	0	0		0		0	0	0
Calculated under Standardised Method	193,736,249	3,600,298	0	3,600,298	1,528,334	1.4	7,180,085	0	0		7180084.747		0	0	3,590,042
Calculated under Simplified Standardised Method	193,736,249	3,600,298	0	3,600,298	6,301,962	1.4	13,863,164	0	0		13863164.22		0	0	6,931,582
Calculated under Original Risk Exposure Method	193,736,249	3,600,298	0	3,727,425	7,749,450	1.4	16,067,625	0	0		16067624.57		0	0	8,033,812
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	**193,736,249**	**3,600,298**	**0**	**3,600,298**	**1,528,334**	1.4	7,180,085	**0**	**0**	**0**	**7,180,085**	**0**	**0**	**0**	**3,590,042**

Bank: JSC "Liberty Bank"
Date: 6/30/2026

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)	6,341,929,739
2	(Asset amounts deducted in determining Tier 1 capital)	(129,370,688)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	6,212,559,051
Derivative exposures		
4	Replacement cost associated with *all* derivatives transactions	3,600,298
5	Potential Future Exposure associated with *all* derivatives transactions	1,528,334
6	Risk positions defined by the Counterparty Credit Risk Regulation	7,180,084.74712
7	Value of collateral received in exchange for derivative instruments	-
8	**Total derivative exposures (sum of lines 4 to 10)**	7,180,085
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	562,224,341
17	(Adjustments for conversion to credit equivalent amounts)	(434,324,679)
18	**Other off-balance sheet exposures (sum of lines 17 to 18)**	127,899,663
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**	538,845,092
22	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	6,347,638,798
Leverage ratio		
23	**Leverage ratio**	8.49%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	-
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	-

Bank: JSC "Liberty Bank"
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Table 15.2. Counterparty credit risk weighted risk exposures -Credit Valuation Adjustment (CVA)

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	7,169,791	17,598	FALSE	219,970
Calculated under Standardised Method	7,169,791	17,598	0	219,970
Calculated under Simplified Standardised Method	13,843,348	32,058	0	400,724
Calculated under Original Risk Exposure Method	16,044,728	35,346	0	441,819

Bank: JSC "Liberty Bank"
Date: 6/30/2026

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:	538,845,092	-	-	686,023,865	1,224,868,957
2	*Regulatory capital*	538,845,092			124,888,263	663,733,355
3	*Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year*				561,135,602	561,135,601.54
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	917,500,704	1,071,648,787	561,679,555	26,450,609	2,300,649,584
5	*Residents' deposits*	757,282,910	957,266,633	511,731,957	22,629,071	2,136,465,043
6	*Non-residents' deposits*	160,217,794	114,382,154	49,947,598	3,821,538	164,184,542
7	Wholesale funding	1,133,466,273	884,721,819	225,063,753	68,222,252	864,627,079
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*	1,057,615,640	378,352,513	205,392,536	68,222,252	854,791,471
9	*Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions*	75,850,632	506,369,306	19,671,216	-	9,835,608
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	75,323,577	6,809,118	16,803,644	-
12	*Liabilities related to derivatives*		128,634	-	-	-
13	*All other liabilities and equity not included in the above categories*	-	75,194,944	6,809,118	16,803,644	-
14	**Total available stable funding**					**4,390,145,620**
	Required stable funding					
15	Total high-quality liquid assets (HQLA)	1,523,013,934	402,587,200		-	72,276,991
16	Performing loans and securities:	-	873,767,986	521,608,521	2,318,567,512	2,675,328,765
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*	-	1,805,572	14,877,909	118,863	7,828,653
19	*Loans to non-financial institutions and retail customers, of which:*		812,150,217	457,205,717	1,807,080,383	2,170,696,293
20	*With a risk weight of less than or equal to 35%*		39,848,737	34,859,931	93,810,673	98,331,271
21	*Residential mortgages, of which:*		55,531,523	41,865,461	454,295,121	343,990,321
22	*With a risk weight of less than or equal to 35%*		55,531,523	41,865,461	454,295,121	343,990,321
23	*Securities that do not qualify as HQLA*		4,280,674	7,659,434	57,073,144	54,482,226
24	Assets with matching interdependent liabilities	-	-	-	-	
25	Other assets:	181,867,237	82,951,242	28,018,640	110,530,684	349,642,629
26	*Assets related to derivatives*		3,519,533	-	-	3,519,533
27	*All other assets not included in the above categories*	181,867,237	79,431,710	28,018,640	110,530,684	346,123,096
28	Off-balance sheet items	422,945,054	68,925,765	52,229,334	19,845,187	36,239,541
29	**Total required stable funding**					**3,133,487,926**
30	**Net stable funding ratio**					**140.10%**

*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: 6/30/2026
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	126,213,078	720,503,722	0	0	0	846,716,799
2	Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	0
3	Claims or contingent claims on public sector entities	0	0	0	0	0	0
4	Claims or contingent claims on multilateral development banks	0	0	0	0	0	0
5	Claims or contingent claims on international organizations/institutions	5,421,149	0	0	0	0	5,421,149
6	Claims or contingent claims on commercial banks	56,990,317	77,718,829	0	0	0	134,709,146
7	Claims or contingent claims on corporates	17,966,019	436,033,805	210,773,547	346,466,219	0	1,011,239,589
8	Retail claims or contingent retail claims	24,450,381	466,074,270	1,811,886,840	620,816,356	0	2,923,227,848
9	Claims or contingent claims secured by mortgages on residential property	3,623,120	28,039,590	163,632,631	518,743,722	0	714,039,063
10	*Past due items**	13,622,925	7,967,296	31,409,608	6,127,562	0	59,127,392
11	Items belonging to regulatory high-risk categories	1,100,149	0	0	0	0	1,100,149
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	372,861,534	14,866	0	2,979	205,310,067	578,189,445
15	**Total**	608,625,747	1,728,385,081	2,186,293,018	1,486,029,276	205,310,067	6,214,643,188

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: 6/30/2026
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	-	847,708,970	992,171		-	846,716,799.65
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	-	5,421,149	-		-	5,421,149.30
6	Claims or contingent claims on commercial banks	-	134,907,797	198,651		-	134,709,145.70
7	Claims or contingent claims on corporates	30,666,320	993,741,239	13,013,845		-	1,011,393,713.86
8	Retail claims or contingent retail claims	120,622,645	2,925,684,609	123,233,532		9,655,948	2,923,073,722.81
9	Claims or contingent claims secured by mortgages on residential property	15,387,791	708,077,628	9,426,356		322,237	714,039,063.30
10	*Past due items**	126,802,937	356,252	68,031,798		9,978,185	59,127,391.56
11	Items belonging to regulatory high-risk categories	-	1,100,149	-		-	1,100,148.66
12	Short-term claims on commercial banks and corporates	-	-	-		-	-
13	Claims in the form of collective investment undertakings ('CIU')	-	-	-		-	-
14	Other items	-	707,679,578	2,203,583		-	705,475,995.71
15	**Total**	**166,676,757**	**6,324,321,120**	**149,068,137**		**9,978,185**	**6,341,929,739**
16	Of which: loans	166,676,757	4,469,980,533	145,750,795		9,978,185	4,490,906,494.54
17	Of which: securities		865,709,136	1,049,371			864,659,764.71

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: 6/30/2026
Table 19

	Risk classes / On Balance Assets	a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				(a+b-c-d)
1	State, state organizations	21,804,567.38	1,976,298,654.45	39,163,337.42		5,814.33	1,958,939,884.41
2	Financial Institutions	1,696,644.55	279,219,312.00	1,748,958.51		193.31	279,166,998.04
3	Pawn-shops	382.03	28,858,928.73	306,126.66		-	28,553,184.10
4	Construction Development, Real Estate Development and other Land Loans	10,945,573.71	107,848,754.43	1,713,758.94		-	117,080,569.20
5	Real Estate Management	3,075,034.10	216,072,122.65	3,421,623.49		-	215,725,533.26
6	Construction Companies	6,108,947.65	21,275,953.94	634,691.47		-	26,750,210.11
7	Production and Trade of Construction Materials	526,009.13	65,758,718.39	643,588.39		-	65,641,139.14
8	Trade of Consumer Foods and Goods	103,832.82	16,035,990.88	113,664.08		-	16,026,159.63
9	Production of Consumer Foods and Goods	50,768.10	12,107,045.79	63,762.74		-	12,094,051.16
10	Production and Trade of Durable Goods	204.25	19,044,554.01	153,295.48		-	18,891,462.78
11	Production and Trade of Clothes, Shoes and Textiles	56,047.13	6,539,921.34	69,505.53		-	6,526,462.94
12	Trade (Other)	10,715,543.58	297,839,623.32	9,452,579.57		151,970.59	299,102,587.33
13	Other Production	3,047,122.68	71,188,076.98	2,436,577.75		106,073.54	71,798,621.91
14	Hotels, Tourism	2,458,867.21	73,505,584.63	989,571.02		24,810.46	74,974,880.82
15	Restaurants	4,632,268.23	41,584,125.81	1,344,807.46		-	44,871,586.58
16	Industry	32,603.86	50,212,240.73	1,731,977.46		-	48,512,867.13
17	Oil Importers,Filling stationas,gas stations and Retailers	5,585,386.17	7,861,064.25	788,909.69		-	12,657,540.73
18	Energy	100,388.44	125,393,014.47	668,562.14		-	124,824,840.77
19	Auto Dealers	-	3,637,148.01	13,875.72		-	3,623,272.29
20	HealthCare	2,236,064.39	113,326,186.38	1,922,860.12		15.00	113,639,390.65
21	Pharmacy	4,376.14	19,447,418.02	51,156.32		3.49	19,400,637.84
22	Telecommunication	105,210.02	18,108,806.61	295,758.50		0.54	17,918,258.14
23	Service	19,849,921.50	456,324,204.98	15,179,571.11		254,608.73	460,994,555.37
24	Agriculture	41,028,983.97	657,916,889.94	33,362,668.92		898,430.29	665,583,204.99
25	Other	17,612,020.81	366,791,112.46	16,956,122.78		65,903.66	367,447,010.48
26	Assets on which the Sector of repayment source is not accounted for	14,899,988.65	400,401,847.38	13,714,305.95		8,470,360.76	401,587,530.09
27	Other assets	-	871,723,819.27	2,126,520.17			869,597,299.10
28	**Total**	**166,676,757**	**6,324,321,120**	**149,068,137**		**9,978,185**	**6,341,929,739**

Bank: JSC "Liberty Bank"
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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**	141,426,049	952,055
2	**An increase in the ECL for possible losses on assets**	34,057,728	-
2.1	As a result of the origination of the new assets	17,383,941	-
2.2	As a result of classification of assets as a low quality	16,673,786	
3	**Decrease in ECL for possible losses on assets**	30,079,579	17,682
3.1	As a result of write-off of assets	9,978,185	
3.2	As a result of partial or total payment of assets	6,245,492	17,682
3.3	As a result of classification of assets as a high quality	13,855,902	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	346,597	
5	**Closing balance of Expected Credit Loss**	**145,750,795**	**934,373**

Bank: JSC "Liberty Bank"
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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**	159,833,771	
2	Inflows to non-performing portfolios	31,166,663	
3	Increase of non-performing portfolio, as e result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	24,323,678	
5	Outflow due to the decrease level of credit risk	791,039	
6	Outflow due to loan repayment, partial or total	10,391,402	
7	Outflows due to write-offs	9,978,185	
8	Outflow due to taking possession of collateral	3,155,711	
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	7,341	
12	**Closing balance**	**166,676,757**	

Bank: JSC "Liberty Bank"
Date: 6/30/2026
Table 22

	Distribution of loans, Debt securities and Off-balance-sheet items according to Credit Risk Stages and Past due days	**Total**	Gross carrying value of loans and Debt securities, nominal value of Off-balance-sheet items							
			1st stage				2nd stage			
				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
1	**Loans**	**4.636.657.290**	**4.303.097.761**	**47.436.650**	**4.348**	**794.152.89**	**166.882.772**	**13.141.153**	**41.879.586**	**0**
1.1	Central banks	-	-	-	-	-	-	-	-	-
1.2	General governments	-	-	-	-	-	-	-	-	-
1.3	Credit institutions	-	-	-	-	-	-	-	-	-
1.4	Other financial corporations	39.527.890	38.712.392	19	-	-	-	-	-	-
1.5	Non-financial corporations	991.804.908	854.187.195	11.601.452	-	-	88.557.557	113.043	27.543.847	-
1.6	Households	3.605.324.492	3.410.198.175	35.835.179	4.348	794.153	78.325.215	13.028.110	14.335.739	-
2	**Debt Securities**	**866.041.306**	**866.041.306**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2.1	Central banks	-	-	-	-	-	-	-	-	-
2.2	General governments	720.647.630	720.647.630	-	-	-	-	-	-	-
2.3	Credit institutions	-	-	-	-	-	-	-	-	-
2.4	Other financial corporations	49.302.418	49.302.418	-	-	-	-	-	-	-
2.5	Non-financial corporations	96.091.258	96.091.258	-	-	-	-	-	-	-
2.6	Households	-	-	-	-	-	-	-	-	-
3	**Off-balance-sheet items**	**565.679.491**	**528.697.135**	**0**	**0**	**0**	**3.743.976**	**0**	**0**	**0**
3.1	Central banks	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.2	General governments	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.3	Credit institutions	10.618.639	**10.618.639**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.4	Other financial corporations	58.116.514	**58.116.514**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.5	Non-financial corporations	330.487.971	**293.876.805**	**-**	**-**	**-**	**3.618.792**	**-**	**-**	**-**
3.6	Households	166.456.367	**166.085.177**	**-**	**-**	**-**	**125.184**	**-**	**-**	**-**

		3rd stage								POCI							
			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**	**165.533.284**	**4.737.938**	**8.151.671**	**17.087.938**	**36.897.245**	**34.763.175**	**34.501.705**	**17.047**	**1.143.472**	**2.592**	**1.038**	**411**	**7.028**	**28.607**	**851.516**	**0**
1.1	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.3	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.4	Other financial corporations	815.498	2.000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.5	Non-financial corporations	48.742.672	389.876	1.191.672	4.201.920	19.274.260	4.285.673	6.133.909	-	317.485	-	-	-	-	-	317.485	-
1.6	Households	115.975.115	4.346.062	6.959.999	12.886.019	17.622.984	30.477.502	28.367.796	17.047	825.987	2.592	1.038	411	7.028	28.607	534.031	-
2	**Debt Securities**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2.1	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.4	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.5	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.6	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	**Off-balance-sheet items**	**33.196.109**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**42.272**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
3.1	Central banks	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.2	General governments	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.3	Credit institutions	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.4	Other financial corporations	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.5	Non-financial corporations	**32.992.375**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
3.6	Households	**203.734**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**42.272**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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		**Total**	Gross carrying value of loans																POCI							
			1st stage				2nd stage				3rd stage															
				Past due < 30 days	Past due > 30 days < 90 days	Past due > 90 days		Past due < 30 days	Past due > 30 days < 90 days	Past due > 90 days		Past due < 30 days	Past due > 30 days < 90 days	Past due > 90 days < 180 days	Past due > 180 days < 1 Year	Past due > 1 Year < 2 Year	Past due > 2 Year < 5 Year	Past due >5 Years		Past due < 30 days	Past due > 30 days < 90 days	Past due > 90 days < 180 days	Past due > 180 days < 1 Year	Past due > 1 Year < 2 Year	Past due > 2 Year < 5 Year	Past due >5 Years
1	**Loans**	**[illegible]**	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	Secured Loans	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]							
	[illegible]	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]							
	[illegible]	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]							
	[illegible]	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]									
	[illegible]	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]									
	[illegible]	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]									
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]							
[illegible]	[illegible]																									
	[illegible]	-	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]							
	[illegible]	-	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]							
	[illegible]	-	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]							
	[illegible]	-	[illegible]	[illegible]			[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]							
-	[illegible]	-	[illegible]				[illegible]				[illegible]				[illegible]		[illegible]									
-	[illegible]																									

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	**1,150,394,252**	1,120,601,845	7,985,888	21,719,238	87,281	**38,173,013**	18,069,770	2,830,292	17,228,038	44,913
2	Financial Institutions	**146,008,159**	142,399,006	1,912,509	1,696,645	0	**1,550,307**	556,948	384,612	608,747	0
3	Pawn-shops	**28,859,311**	28,858,927	1	382	0	**306,127**	305,796	0	330	0
4	Construction Development, Real Estate Development and other Land Loans	**118,794,328**	105,590,165	2,258,589	10,945,574	0	**1,713,759**	1,173,283	97,168	443,308	0
5	Real Estate Management	**219,147,157**	214,528,733	1,543,390	2,757,549	317,485	**3,421,623**	2,615,369	450,821	217,168	138,265
6	Construction Companies	**27,384,902**	20,465,303	810,651	6,108,948	0	**634,691**	160,846	220,786	253,059	0
7	Production and Trade of Construction Materials	**66,284,728**	65,431,166	327,552	526,009	0	**644,244**	526,406	14,870	102,968	0
8	Trade of Consumer Foods and Goods	**16,139,824**	14,500,741	1,535,250	47,885	55,948	**113,664**	59,985	20,521	29,851	3,307
9	Production of Consumer Foods and Goods	**12,157,814**	12,094,377	12,669	18,301	32,467	**63,763**	52,931	185	10,539	108
10	Production and Trade of Durable Goods	**19,044,758**	19,044,554	0	0	204	**153,295**	153,188	0	0	107
11	Production and Trade of Clothes, Shoes and Textiles	**6,595,968**	6,539,921	0	56,047	0	**69,506**	27,485	0	42,021	0
12	Trade (Other)	**308,555,167**	278,264,421	19,575,202	10,714,786	758	**9,454,470**	1,798,108	1,627,222	6,028,870	270
13	Other Production	**74,235,200**	69,687,933	1,500,144	3,010,716	36,407	**2,436,578**	439,801	301,080	1,689,374	6,323
14	Hotels, Tourism	**75,964,452**	69,871,023	3,634,561	2,458,867	0	**989,571**	375,410	240,937	373,224	0
15	Restaurants	**46,216,394**	36,082,748	5,501,378	4,632,268	0	**1,344,807**	269,932	557,365	517,510	0
16	Industry	**50,244,845**	420,003	49,792,238	32,604	0	**1,731,977**	3,849	1,705,885	22,243	0
17	Oil Importers,Filling stationas,gas stations and Retailers	**13,446,450**	7,861,064	0	5,585,386	0	**788,910**	116,817	0	672,093	0
18	Energy	**125,493,403**	125,376,066	16,949	100,388	0	**668,562**	597,273	6,190	65,099	0
19	Auto Dealers	**3,637,148**	3,637,148	0	0	0	**13,876**	13,876	0	0	0
20	HealthCare	**115,562,251**	108,283,855	5,042,331	2,236,064	0	**1,922,860**	1,295,920	74,765	552,175	0
21	Pharmacy	**19,451,794**	19,420,059	27,359	4,376	0	**51,534**	37,828	9,925	3,782	0
22	Telecommunication	**18,214,017**	17,582,456	526,351	105,210	0	**295,758**	32,578	191,274	71,907	0
23	Service	**476,174,126**	445,243,764	11,080,441	19,794,604	55,318	**15,179,571**	2,646,556	2,967,830	9,563,930	1,256
24	Agriculture	**698,945,874**	631,585,393	26,331,428	40,949,590	79,463	**33,362,720**	4,117,739	5,628,448	23,573,709	42,824
25	Other	**384,403,133**	349,734,301	17,056,811	17,596,745	15,276	**16,956,123**	1,440,551	5,021,580	10,487,242	6,751
26	Assets on which the Sector of repayment source is not accounted for	**415,301,836**	389,992,790	10,411,078	14,435,101	462,867	**13,709,484**	1,407,889	1,596,263	10,489,475	215,857
27	**Total**	**4,636,657,290**	**4,303,097,761**	**166,882,772**	**165,533,284**	**1,143,472**	**145,750,795**	**38,296,134**	**23,948,019**	**83,046,662**	**459,980**

Bank: JSC "Liberty Bank"
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Table 25

		ა	ბ	გ	დ	ე	ვ	ზ	თ	ი
	Gross carrying value(Nominal value for Offbalance) - distribution according to Collateral type / Loans, corporate debt securities and Off-balance-sheet items	Secured by deposit	Secured by the state and state institutions	Secured by bank and /or financial institutions	Secured by gold / gold jewelry	Secured by Immovable property	Secured by shares / stocks and other securities	Secured by other collateral	Secured by another third party guarantee	Unsecured Amount
1	Loans	67,047,502.4	18,546,443.8	-	184,454,306.2	2,427,390,805.6	-	775,426,696.2	61,713,816.8	1,102,077,718.8
2	Corporate debt securities		-							145,393,675.5
3	Off-balance-sheet itmes	15,037,396.3								550,642,095.2
4	Of which: Non-Performing Loans	1,167,640.7			1,515,383.4	87,451,078.5	-	43,108,129.0		33,434,524.9
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	5,010	5,010	-	-	-	5,066	5,066	-	-	-	37	37	-	-	-	1	0.00%	0.00%	14.00%	7.06
#########	Consumer Loans	1,829,544,093	1,731,094,200	39,035,270	58,343,332	1,071,290	1,844,583,654	1,739,312,226	39,751,758	65,231,605	288,065	85,647,745	24,400,441	13,535,935	47,624,272	87,097	371,082	21.68%	25.81%	20.65%	42.56
#########	Pay Day Loans		-	-					-			-	-	-				0.00%	0.00%	0.00%	0.00
#########	[illegible]	[illegible]	[illegible]	201,094	[illegible]		16,384,738	15,324,575	205,620	854,543		981,801	144,636	108,848	728,316		17,880	16.75%	18.56%	18.14%	18.11
#########	Overdrafts	[illegible]	3,635,015	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]	[illegible]		359,180	[illegible]	[illegible]	[illegible]		10,173	1.06%	1.18%	15.54%	13.80
#########	Credit Cards	[illegible]	[illegible]	836,616	[illegible]	[illegible]	54,236,859	50,762,692	869,229	[illegible]	[illegible]	2,937,559	558,317	285,387	1,905,168	188,687	42,238	30.99%	32.04%	27.26%	287.13
#########	Mortgages	825,304,679	807,271,240	12,550,075	5,483,364	-	828,697,780	810,379,490	12,692,688	5,625,602	-	3,679,192	792,149	1,249,684	1,637,359	-	9,022	11.26%	12.85%	11.47%	129.43
#########	Mortgages – Purchase of completed real estate	707,172,608	691,043,407	11,151,994	4,977,207	-	709,841,836	693,461,106	11,275,444	5,105,287	-	3,263,768	678,327	1,110,146	1,475,295	-	6,350	11.13%	12.56%	11.32%	135.10
#########	Mortgages – Construction, the purchase of real estate under construction	23,698,467	23,634,270	64,197	-	-	23,802,039	23,736,780	65,259	-	-	29,859	23,434	6,425	-	-	333	12.60%	14.74%	12.41%	116.32
#########	Mortgages – For Real Estate Renovation	94,433,605	92,593,563	1,333,884	506,158	-	95,053,905	93,181,605	1,351,985	520,315	-	385,565	90,388	133,112	162,064	-	2,339	11.67%	13.84%	12.37%	90.24
#########	Retail Pawnshop loans	[illegible]	153,675,528	1,359,156	[illegible]		[illegible]	[illegible]	1,434,375	[illegible]		203,087	[illegible]	[illegible]	[illegible]		58,010	21.27%	26.40%	21.81%	0.66
#########	Student loans		-	-					-			-	-	-				0.00%	0.00%	0.00%	0.00
#########	**Total Retail Products**	[illegible]	2,761,655,955	[illegible]	67,750,240	[illegible]	[illegible]	[illegible]	[illegible]	75,488,897	[illegible]	93,808,600.16	25,979,563.01	15,249,630.66	52,303,622.68	275,783.82	508,406.00	20.2%	23.9%	18.2%	69.56
#########	Between them: Loans issued on the basis of income from a pension or other state social [illegible]	[illegible]	508,693,617	902,435	[illegible]		[illegible]	[illegible]	945,419	[illegible]		[illegible]	[illegible]	686,830	[illegible]		[illegible]	23.19%	25.82%	23.47%	33.90