

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"
Date: 9/30/2026

Table 1

Key metrics		According to IFRS				
N		3Q-2026	2Q-2026	1Q-2026	4Q-2025	3Q-2025
Regulatory capital (amounts, GEL)						
Based on Basel III framework						
1	CET1 capital	558,563,662	523,656,990	638,094,231	607,993,591	580,489,555
2	Tier1 capital	573,593,721	538,845,092	653,498,166	623,376,491	587,477,568
3	Regulatory capital	691,321,272	663,733,355	770,545,867	742,614,719	699,486,527
4	CET1 capital total requirement	416,249,091	407,654,443	528,111,662	493,810,528	456,888,909
5	Tier1 capital total requirement	512,402,194	502,990,563	628,421,578	590,291,173	546,609,174
6	Regulatory capital total requirement	640,114,213	629,614,820	761,575,570	718,363,904	665,711,421
Total Risk Weighted Assets (amounts, GEL)						
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	4,540,160,179	4,491,580,897	4,435,594,411	4,273,149,151	3,987,212,648
Capital Adequacy Ratios						
Based on Basel III framework						
8	CET1 capital	12.30%	11.66%	14.39%	14.23%	14.56%
9	Tier1 capital	12.63%	12.00%	14.73%	14.59%	14.73%
10	Regulatory capital	15.23%	14.78%	17.37%	17.38%	17.54%
11	CET1 capital total requirement	9.17%	9.08%	11.91%	11.56%	11.46%
12	Tier1 capital total requirement	11.29%	11.20%	14.17%	13.81%	13.71%
13	Regulatory capital total requirement	14.10%	14.02%	17.17%	16.81%	16.70%
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)	11.67%	11.36%	13.17%	12.98%	12.82%
Income						
15	Total Interest Income / Average Annual Assets	13.13%	13.03%	12.84%	13.08%	13.07%
16	Total Interest Expense / Average Annual Assets	6.60%	6.55%	6.39%	6.24%	6.17%
17	Earnings from Operations / Average Annual Assets	3.08%	2.80%	3.29%	3.13%	3.11%
18	Net Interest Margin	6.53%	6.48%	6.45%	6.84%	6.90%
19	Return on Average Assets (ROAA)	1.96%	1.70%	2.12%	2.28%	2.33%
20	Return on Average Equity (ROAE)	17.58%	14.99%	17.31%	18.85%	19.33%
Asset Quality						
21	Non Performed Loans / Total Loans	3.80%	3.59%	3.51%	3.77%	3.48%
22	ECL/Total Loans	3.15%	3.14%	3.11%	3.26%	3.35%
23	FX Loans/Total Loans	21.91%	22.65%	23.91%	23.77%	22.11%
24	FX Assets/Total Assets	23.94%	24.35%	24.91%	25.15%	23.43%
25	Loan Growth-YTD	9.04%	6.98%	4.94%	17.43%	11.79%
Liquidity						
26	Liquid Assets/Total Assets	28.64%	23.53%	21.63%	21.22%	18.59%
27	FX Liabilities/Total Liabilities	24.72%	24.59%	25.72%	25.81%	26.22%
28	Current & Demand Deposits/Total Assets	34.44%	32.18%	28.95%	27.64%	31.19%
Liquidity Coverage Ratio***						
29	Total HQLA	1,784,653,252	1,380,880,499	1,264,638,276	1,047,917,055	893,791,800
30	Net cash outflow	1,259,218,494	1,011,579,355	889,401,470	868,194,227	761,463,799
31	LCR ratio (%)	141.73%	136.51%	142.19%	120.70%	117.38%
Net Stable Funding Ratio						
32	Available stable funding	4,509,514,290	4,390,145,620	4,100,831,879	3,834,794,235	3,711,002,078
33	Required stable funding	3,221,876,541	3,133,487,926	3,063,341,746	2,914,780,090	2,790,988,701
34	Net stable funding ratio (%)	139.97%	140.10%	133.87%	131.56%	132.96%

*** 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: 9/30/2026

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	269,163,129	378,507,085	647,670,214	364,777,204	360,008,042	724,785,247
1.1	Cash on hand	252,706,009	73,464,571	326,170,580	251,453,966	87,278,115	338,732,081
1.2	Cash balances with National bank of Georgia	15,835,806	118,986,319	134,822,125	52,764,540	114,238,635	167,003,175
1.3	Cash balances with other banks	621,314	186,056,195	186,677,509	60,558,698	158,491,293	219,049,991
2	Financial assets held for trading	3,806,383	-	3,806,383	1,289,440	-	1,289,440
2.1	of which: derivatives	3,468,134	-	3,468,134	966,159	-	966,159
3	Non-trading financial assets mandatorily at fair value through profit or loss			-			-
4	Financial assets designated at fair value through profit or loss			-			-
5	Financial assets at fair value through other comprehensive income	273,634,648	-	273,634,648	259,869,572	-	259,869,572
5.1	Equity instruments			-			-
5.2	Debt securities	273,634,648	-	273,634,648	259,869,572	-	259,869,572
5.3	Loans and advances			-			-
6	Financial assets at amortised cost	3,988,495,446	1,157,300,890	5,145,796,336	3,461,249,838	978,483,826	4,439,733,664
6.1	Debt securities	431,570,520	137,206,104	568,776,625	368,572,293	83,769,384	452,341,678
6.2	Loans and advances	3,556,924,926	1,020,094,786	4,577,019,712	3,092,677,545	894,714,442	3,987,391,987
7	Investments in subsidiaries, joint ventures and associates			-			-
8	Non-current assets and disposal groups classified as held for sale			-			-
9	Tangible assets	215,177,697	-	215,177,697	217,591,915	-	217,591,915
9.1	Property, Plant and Equipment	214,077,549	-	214,077,549	215,146,192	-	215,146,192
9.2	Investment property	1,100,149	-	1,100,149	2,445,723	-	2,445,723
10	Intangible assets	100,385,102	-	100,385,102	83,248,776	-	83,248,776
10.1	Goodwill			-			-
10.2	Other intangible assets	100,385,102	-	100,385,102	83,248,776	-	83,248,776
11	Tax assets	-	-	-	-	-	-
11.1	Current tax assets	-	-	-	-	-	-
11.2	Deferred tax assets	-	-	-	-	-	-
13	Other assets	57,281,844	8,888,317	66,170,161	35,066,684	15,056,472	50,123,156
13.1	of which: repossessed collateral	23,713,255	-	23,713,255	6,926,606	-	6,926,606
13.2	of which: dividends receivable	-	-	-	-	-	-
14	TOTAL ASSETS	4,907,944,249	1,544,696,293	6,452,640,542	4,423,093,430	1,353,548,340	5,776,641,770
	LIABILITIES						
15	Financial liabilities held for trading		-	-		-	-
15.1	of which: derivatives		-	-		-	-
16	Financial liabilities designated at fair value through profit or loss			-			-
17	Financial liabilities measured at amortised cost	4,264,561,944	1,259,449,795	5,524,011,740	3,679,290,428	1,202,374,365	4,881,664,793
17.1	Deposits	3,985,683,735	1,211,229,640	5,196,913,376	2,966,289,182	1,130,105,633	4,096,394,816
17.2	Borrowings	275,343,151	9,130,092	284,473,243	710,784,178	30,882,170	741,666,348
17.3	Debt securities issued	-	-	-	-	-	-
17.4	Other financial liabilities	3,535,058	39,090,063	42,625,121	2,217,068	41,386,562	43,603,630
18	Provisions	2,202,741	1,250,080	3,452,821	1,565,851	916,781	2,482,631
19	Tax liabilities	16,485,921	-	16,485,921	17,891,693	-	17,891,693
19.1	Current tax liabilities	500,000	-	500,000	626,250	-	626,250
19.2	Deferred tax liabilities	15,985,921	-	15,985,921	17,265,442	-	17,265,442
20	Subordinated liabilities	25,015,007	154,299,669	179,314,675	15,794,839	124,875,955	140,670,794
21	Other liabilities	25,312,443	8,106,949	33,419,392	29,362,283	2,206,150	31,568,433
21.1	of which: dividends payable	1,859,555	-	1,859,555	90,006	-	90,006
22	TOTAL LIABILITIES	4,333,578,056	1,423,106,493	5,756,684,549	3,743,905,094	1,330,373,251	5,074,278,345
	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	32,441,843	-	32,441,843	34,059,711	-	34,059,711
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	1,939,220		1,939,220	2,710,050		2,710,050
30	Retained earnings	577,607,769	-	577,607,769	582,397,334	-	582,397,334
31	TOTAL EQUITY*	695,955,993	-	695,955,993	702,363,425	-	702,363,425
32	TOTAL EQUITY AND TOTAL LIABILITIES	5,029,534,049	1,423,106,493	6,452,640,542	4,446,268,519	1,330,373,251	5,776,641,770

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

Bank: JSC "Liberty Bank"
Date: 9/30/2026

N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	537,845,726	79,900,965	617,746,692	464,267,072	66,018,628	530,285,700
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	15,902,989	-	15,902,989	17,268,648		17,268,648
1.5	Financial assets at amortised cost	521,942,737	79,900,965	601,843,703	446,998,424	66,018,628	513,017,052
1.6	Other assets			-			-
2	(Interest expenses)	(271,037,222)	(39,373,622)	(310,410,844)	(219,400,835)	(30,993,788)	(250,394,624)
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)	(271,037,222)	(39,373,622)	(310,410,844)	(219,400,835)	(30,993,788)	(250,394,624)
2.4	(Other liabilities)			-			-
3	Dividend income			-			-
4	Fee and commission income	41,831,498	9,257,167	51,088,665	36,605,641	7,598,779	44,204,420
5	(Fee and commission expenses)	(8,169,101)	(19,519,627)	(27,688,728)	(6,876,664)	(18,262,824)	(25,139,488)
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	27,627	-	27,627	47,894	-	47,894
7	Gains or (-) losses on financial assets and liabilities held for trading, net	3,725,411	-	3,725,411	1,394,556	-	1,394,556
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	16,370,898	-	16,370,898	15,135,074	-	15,135,074
11	Gains or (-) losses on derecognition of non-financial assets, net	38,741	-	38,741	417,785	-	417,785
12	Other operating income	12,129,233	-	12,129,233	11,609,221	2,314	11,611,536
13	(Other operating expenses)	(18,362,036)	(747,082)	(19,109,118)	(16,675,758)	(627,922)	(17,303,680)
14	(Administrative expenses)	(176,274,050)	(4,430,176)	(180,704,226)	(144,067,569)	(4,072,916)	(148,140,485)
14.1	(Staff expenses)	(147,493,874)		(147,493,874)	(118,043,418)		(118,043,418)
14.2	(Other administrative expenses)	(28,780,176)	(4,430,176)	(33,210,353)	(26,024,151)	(4,072,916)	(30,097,067)
15	(Depreciation and amortisation)	(29,884,544)		(29,884,544)	(28,614,431)		(28,614,431)
16	Modification gains or (-) losses, net			-			-
17	(Provisions or (-) reversal of provisions)	(406,997)	401,600	(5,397)	(124,639)	(636,809)	(761,447)
17.1	(Commitments and guarantees given)	(406,997)	390,565	(16,432)	(124,639)	(636,809)	(761,447)
17.2	(Other provisions)	-	11,035	11,035	-	-	-
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	(22,086,124)	(5,863,095)	(27,949,219)	(23,304,226)	(1,028,811)	(24,333,037)
18.1	(Financial assets at fair value through other comprehensive income)	4,625	-	4,625	201,956	-	201,956
18.2	(Financial assets at amortised cost)	(22,090,749)	(5,863,095)	(27,953,844)	(23,506,182)	(1,028,811)	(24,534,993)
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			-			-
20	(Impairment or (-) reversal of impairment on non-financial assets)	288,903	-	288,903	(126,854)	-	(126,854)
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	86,037,965	19,626,130	105,664,094	90,286,267	17,996,651	108,282,918
23	(Tax expense or (-) income	(13,545,493)		(13,545,493)	(13,738,364)		(13,738,364)
24	Profit or (-) loss after tax	72,492,471.24	19,626,129.76	92,118,601	76,547,903.26	17,996,651.10	94,544,554

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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	12,222,498,716	39,197,200,559	51,419,699,275	471,305,761	17,132,096,096	17,603,401,857
3.1	Surety, joint liability	12,218,238,553	39,194,644,740	51,412,883,293	467,070,359	17,131,318,511	17,598,388,870
3.2	Guarantees	4,260,163	2,555,819	6,815,982	4,235,402	777,585	5,012,987
4	Assets pledged as security for liabilities of the bank	835,654,000	0	835,654,000	1,327,477,000	0	1,327,477,000
4.1	Financial assets of the bank	835,654,000	0	835,654,000	1,327,477,000	0	1,327,477,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	2,751,287,014	11,986,808,843	14,740,075,857	161,768,976	5,347,909,794	5,509,698,770
5.1	Cash	59,446,447	20,853,227	80,299,674	34,923,119	8,260,306	43,183,425
5.2	Precious metals and stones	29,344,861	157,102,612	186,447,473	36,786,060	125,620,491	162,406,551
5.3	Real Estate:	6,045,028	9,989,294,877	9,995,339,905	1,531,900	3,320,561,675	3,322,093,575
5.3.1	Residential Property	864,828	2,734,073,422	2,734,938,250	0	308,826,244	308,826,244
5.3.2	Commercial Property	429,000	4,105,467,116	4,105,896,116	344,000	858,525,699	858,869,699
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	2,008,137	420,107,095	422,115,232	2,760,542	434,184,195	436,944,737
5.5	Shares Pledged	2,116,665,000	266,966,783	2,383,631,783	13,625,000	598,517,540	612,142,540
5.6	Securities	471,872,690	764,989,219	1,236,861,909	19,000,010	503,617,105	522,617,115
5.7	Other	65,884,851	369,495,030	435,379,881	53,162,345	357,148,482	410,310,827
6	Loan commitments given	213,848,326	210,903,799	424,752,125	187,801,557	111,295,647	299,097,204
7	guarantees given	72,138,152	54,090,587	126,228,739	66,230,505	58,463,192	124,693,697
8	Letters of credit issued	0	0	0	0	0	0
9	Derivatives	124,331,849	230,737,841	355,069,690	33,080,016	185,093,578	218,173,594
9.1	Receivables through FX contracts (except options)	124,331,849	55,193,673	179,525,522	29,946,366	79,677,678	109,624,044
9.2	Payables through FX contracts (except options)	0	175,544,168	175,544,168	3,133,650	105,415,900	108,549,550
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	187,017,262	2,563,732	189,580,994	174,920,079	2,636,087	177,556,166
10.1	Principal of receivables derecognized during last 3 month	8,201,608	1,581	8,203,189	8,891,126	147,951	9,039,077
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,274,615	10,801	1,285,416	1,636,571	156,767	1,793,337
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	162,650,083	1,847,705	164,497,789	156,942,410	2,249,945	159,192,356
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	24,367,178	716,026	25,083,205	17,977,669	386,142	18,363,811
11	Capital expenditure commitment	1,563,857	1,770,891	3,324,748	444,401	169,150	603,551

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Table 5 **Risk Weighted Assets**

N		3Q-2026	2Q-2026	1Q-2026	4Q-2025	3Q-2025
1	Risk Weighted Assets for Credit Risk	3,797,895,622	3,740,858,214	3,689,313,264	3,527,263,334	3,336,068,023
1.1	Balance sheet items	3,729,092,552	3,659,020,681	3,611,746,252	3,446,402,601	3,268,193,311
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	65,070,070	78,247,491	74,882,023	80,651,414	67,871,156
1.3	Counterparty credit risk	3,733,000	3,590,042	2,684,989	209,319	3,555
2	Risk Weighted Assets for Market Risk	2,401,114	10,859,241	6,417,705	6,022,375	3,131,621
3	Risk Weighted Assets for Operational Risk	739,863,442	739,863,442	739,863,442	739,863,442	648,013,004
4	Total Risk Weighted Assets	4,540,160,179	4,491,580,897	4,435,594,411	4,273,149,151	3,987,212,648

Bank: JSC "Liberty Bank"
Date: 9/30/2026

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

	Members of Supervisory Board	Independence status
1	Murtaz Kikoria	Independent chair
2	Nino Okhanashvili	Independent member
3	Mo Lu	Non-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)	97.256%
2	Other shareholders	2.744%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Zaiqi Mi	48.140%
2	Zou Yiwei	46.351%

Bank: JSC "Liberty Bank"
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		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	647,670,214.48	-	647,670,214
1.1	Cash on hand	326,170,580.41		326,170,580
1.2	Cash balances with National bank of Georgia	134,822,124.90		134,822,125
1.3	Cash balances with other banks	186,677,509.16		186,677,509
2	Financial assets held for trading	3,806,382.56		3,806,383
2.1	of which: derivatives	3,468,134.49		3,468,134
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	273,634,648.06	-	273,634,648
5.1	Equity instruments	-		-
5.2	Debt securities	273,634,648.06		273,634,648
5.3	Loans and advances			-
6	Financial assets at amortised cost	5,145,796,336.29	-	5,145,796,336
6.1	Debt securities	568,776,624.64		568,776,625
6.2	Loans and advances	4,577,019,711.65		4,577,019,712
7	Investments in subsidiaries, joint ventures and associates	-		-
8	Non-current assets and disposal groups classified as held for sale			-
9	Tangible assets	215,177,697.26	30,502,623.00	184,675,074
9.1	Property, Plant and Equipment	214,077,548.60	30,502,623.00	183,574,926
9.2	Investment property	1,100,148.66		1,100,149
10	Intangible assets	100,385,102.18	100,385,102.18	-
10.1	Goodwill			-
10.2	Other intangible assets	100,385,102.18	100,385,102.18	-
11	Tax assets	-	-	-
11.1	Current tax assets	-		-
11.2	Deferred tax assets	-		-
13	Other assets	66,170,160.98		66,170,161
13.1	of which: repossessed collateral	23,713,254.90		
13.2	of which: dividends receivable	-		
	Total exposures subject to credit risk weighting before adjustments	6,452,640,542	130,887,725	6,321,752,817

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 for in Lari		
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	6,321,752,817
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	547,527,026
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	167,591,190
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	7,036,871,033
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	-465,744,504
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	-160,125,190
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	6,411,001,338

Bank: JSC "Liberty Bank"

Date: 9/30/2026

Table 9

Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	691,390,608
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	32,441,843
5	Other disclosed reserves	0
6	Retained earnings (loss)	577,607,769
7	Regulatory Adjustments of Common Equity Tier 1 capital	132,826,946
8	Revaluation reserves on assets	32,441,843
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	100,385,103
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	558,563,662
		0
25	Additional tier 1 capital before regulatory adjustments	15,030,059
26	Instruments that comply with the criteria for Additional tier 1 capital	10,510,329
27	Including: instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	10,464,675
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	15,030,059
		0
37	Tier 2 capital before regulatory adjustments	117,727,552
38	Instruments that comply with the criteria for Tier 2 capital	117,727,552
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	117,727,552

Bank: JSC "Liberty Bank"

Date: 9/30/2026

Table 9.1 Capital Adequacy Requirements

	Minimum Requirements	Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	204,307,208
1.2	Minimum Tier 1 Requirement	6.00%	272,409,611
1.3	Minimum Regulatory Capital Requirement	8.00%	363,212,814
2	Combined Buffer		
2.1	Capital Conservation Buffer	0.00%	-
2.2	Countercyclical Buffer	0.75%	34,051,201
2.3	Systemic Risk Buffer	0.50%	22,700,801
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	3.42%	155,189,880
3.2	Tier 1 Pillar2 Requirement	4.04%	183,240,581
3.3	Regulatory capital Pillar 2 Requirement	4.85%	220,149,397
	Total Requirements	კოეფიციენტი	თანხა (ლარი)
4	CET1	9.17%	416,249,091
5	Tier 1	11.29%	512,402,194
6	Total regulatory Capital	14.10%	640,114,213

Bank:

Date:

Table 9.2

JSC "Liberty Bank"

9/30/2026

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	737,312,979
Own funds¹	691,321,272
Common Equity Tier 1 (CET 1)	558,563,662
Additional Tier 1 Capital (AT 1)	15,030,059
Tier 2 Capital (Tier 2)	117,727,552
Eligible liabilities	45,991,707
Subordinated Loans (not classified as own funds) ²	45,991,707
Eligible liabilities ³	-
Total Liabilities and Own Funds (TLOF)	6,319,813,595
Total liabilities (except capital instruments)	5,628,492,323
Own funds	691,321,272
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	4,540,160,179
Total Exposure Measure (TEM)	6,445,703,604
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	11.67%

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:

9/30/2026

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	289,603,985	8,681,496	155,037,763	15,030,059	468,353,302
of which: contracts governed by Georgian law	280,473,893	8,681,496	155,037,763	15,030,059	459,223,210
of which: contracts governed by foreign country law	9,130,092	-	-	-	9,130,092
of which: contracts that include bail-in clause	5,130,742	6,945,197	39,046,510	-	51,122,449
Own funds	-	1,736,299	115,991,253	15,030,059	132,757,610
of which: contracts governed by Georgian law	-	1,736,299	115,991,253	15,030,059	132,757,610
of which: contracts governed by foreign country law	-	-	-	-	-
of which: contracts that include bail-in clause	-	-	-	-	-
Eligible liabilities	289,603,985	6,945,197	39,046,510	-	335,595,692
of which: contracts governed by Georgian law	280,473,893	6,945,197	39,046,510	-	326,465,600
of which: contracts governed by foreign country law	9,130,092	-	-	-	9,130,092
of which: contracts that include bail-in clause	5,130,742	6,945,197	39,046,510	-	51,122,449

Bank: JSC "Liberty Bank"
Date: 9/30/2026

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	647,670,214	
1.1	Cash on hand	326,170,580	
1.2	Cash balances with National bank of Georgia	134,822,125	
1.3	Cash balances with other banks	186,677,509	
2	Financial assets held for trading	3,806,383	
2.1	of which: derivatives	3,468,134	
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	273,634,648	
5.1	Equity instruments	-	
5.2	Debt securities	273,634,648	
5.3	Loans and advances		
6	Financial assets at amortised cost	5,145,796,336	
6.1	Debt securities	568,776,625	
6.2	Loans and advances	4,577,019,712	
7	Investments in subsidiaries, joint ventures and associates	-	
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	215,177,697	
9.1	Property, Plant and Equipment	214,077,549	
9.2	Investment property	1,100,149	
10	Intangible assets	100,385,102	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	100,385,102	Table 9 (Capital), N10
11	Tax assets	-	
11.1	Current tax assets	-	
11.2	Deferred tax assets		
13	Other assets	66,170,161	
13.1	of which: repossessed collateral	23,713,255	
13.2	of which: dividends receivable	-	
14	TOTAL ASSETS	6,452,640,542	
	LIABILITIES		
15	Financial liabilities held for trading	-	
15.1	of which: derivatives	-	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	5,524,011,740	
17.1	Deposits	5,196,913,376	
17.2	borrowings	284,473,243	
17.3	Debt securities issued		
17.4	Other financial liabilities	42,625,121	
18	Provisions	3,452,821	
19	Tax liabilities	16,485,921	
19.1	Current tax liabilities	500,000	
19.2	Deferred tax liabilities	15,985,921	
20	Subordinated liabilities	179,314,675	
21	Other liabilities	33,419,392	
21.1	of which: dividends payable	1,859,555	
22	TOTAL LIABILITIES	5,756,684,549	
	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), 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	32,441,843	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	1,939,220	
30	Retained earnings	577,607,769	Table 9 (Capital), N6
31	TOTAL EQUITY	695,955,993	
32	TOTAL EQUITY AND TOTAL LIABILITIES	6,452,640,542	

Bank: JSC "Liberty Bank"

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

Table 11: (On-balance Items and Off-balance Items after credit conversion factor)			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
Risk weights			0%		20%		25%		50%		70%		100%		120%		250%		Risk Weighted Exposure Items		Credit Risk Mitigation																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
Exposure classes			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	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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Table 13 Standardized approach - Effect of credit risk mitigation

		a	b	c	d	e	f
			Off-balance sheet exposures				
		On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes							
1	Claims or contingent claims on central governments or central banks	839,815,681	36,864	18,432	118,986,319	118,986,319	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	369,263	0	0	369,263	369,263	100%
6	Claims or contingent claims on commercial banks	198,697,291	0	0	51,804,719	51,804,719	26%
7	Claims or contingent claims on corporates	1,017,614,738	289,227,280	66,558,495	1,084,173,233	1,028,199,751	95%
8	Retail claims or contingent retail claims	2,947,444,519	219,179,837	14,676,708	2,089,884,556	2,046,424,340	69%
9	Claims or contingent claims secured by mortgages on residential property	704,076,857	39,083,045	528,886	246,955,786	245,804,404	35%
10	Past due items	68,120,759	0	0	81,504,829	81,483,453	120%
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	544,513,560	0	0	218,340,001	218,340,001	40%
Total		6,321,752,817	547,527,026	81,782,521	3,894,769,077	3,794,162,622	59%

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Table 11 Liquidity Coverage Ratio

			Total unweighted value (daily average)			Total weighted values according to NBS's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
			GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets											
1	Total HQLA					1,263,116,917	521,536,935	1,784,653,252	1,258,214,778	355,261,341	1,613,476,120
Cash outflows											
2	Retail deposits		1,978,443,962	614,780,233	2,593,224,196	315,361,142	114,314,984	429,676,126	75,130,177	27,733,400	102,863,576
3	Unsecured wholesale funding		1,746,682,291	678,567,410	2,425,249,701	643,112,054	199,282,093	842,394,147	541,516,760	168,222,532	709,739,292
4	Secured wholesale funding				-			-			-
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures		295,424	-	295,424	281,345	-	281,345	281,345	-	281,345
6	Other contractual funding obligations		57,110,999	24,828,114	81,939,113	44,265,207	62,832,584	107,097,791	34,947,057	21,066,271	56,013,328
7	Other contingent funding obligations		199,024,509	122,776,759	321,801,268	63,581,288	15,151,692	78,732,980	59,888,630	17,959,073	77,847,703
8	TOTAL CASH OUTFLOWS		3,981,557,184	1,440,952,517	5,422,509,701	1,066,600,836	391,581,352	1,458,182,189	691,863,768	234,981,275	926,845,044
Cash inflows											
9	Secured lending (eg reverse repos)			-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures		2,908,367,959	1,061,793,253	3,970,161,212	151,741,830	40,466,586	192,208,515	156,643,468	207,971,333	364,614,801
11	Other cash inflows		80,363,419	9,671,720	89,835,139	6,735,129	-	6,735,129	6,795,179	-	6,795,179
12	TOTAL CASH INFLOWS		2,988,531,377	1,071,464,974	4,059,996,351	158,477,109	40,466,586	198,963,694	163,398,647	207,971,333	371,369,980
						Total value according to NBS's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA					1,263,116,917	521,536,935	1,784,653,252	1,258,214,778	355,261,341	1,613,476,120
14	Net cash outflow					908,103,728	351,114,767	1,259,218,494	528,465,122	58,745,319	587,210,441
15	Liquidity coverage ratio (%)					139.1%	148.5%	141.7%	238.1%	604.7%	290.3%

* Commercial banks are required to comply with the limits by coefficients calculated according to NBS's methodology. The numbers calculated within Basel framework are given for illustrative 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 Risk Factor (s)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposure
	187,501,350	3,458,134	0	3,458,134	3,864,723	1.4	7,466,000	0	0	0	7,466,000	0	0	0	3,733,000
Calculated under Standardized Method	187,501,350	3,458,134	0	3,458,134	3,864,723	1.4	7,466,000	0	0	0	7,466,000	0	0	0	3,733,000
Calculated under Simplified Standardized Method	187,501,350	3,458,134	0	3,458,134	6,703,648	1.4	14,240,495	0	0	0	14,240,495	0	0	0	7,120,247
Calculated under Original Risk Exposure Method	187,501,350	3,458,134	0	3,458,134	6,703,648	1.4	14,240,495	0	0	0	14,240,495	0	0	0	7,120,247
Contracts with Qualified Central Counterparty	0	0	0	0	0	1.4	-	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
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	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
Contracts with Central Counterparty	0	0	0	0	0	1.4	-	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
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	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
Contract with Commercial Banks	187,501,350	3,458,134	0	3,458,134	3,864,723	1.4	7,466,000	0	0	0	0	0	0	0	0
Calculated under Standardized Method	187,501,350	3,458,134	0	3,458,134	3,864,723	1.4	7,466,000	0	0	0	7,466,000	0	0	0	3,733,000
Calculated under Simplified Standardized Method	187,501,350	3,458,134	0	3,458,134	6,703,648	1.4	14,240,495	0	0	0	14,240,495	0	0	0	7,120,247
Calculated under Original Risk Exposure Method	187,501,350	3,458,134	0	3,458,134	6,703,648	1.4	14,240,495	0	0	0	14,240,495	0	0	0	7,120,247
Contracts with Financial Institutions except for Banks	0	0	0	0	0	1.4	-	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
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	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
Contracts with Corporate Clients	0	0	0	0	0	1.4	-	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
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	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
Contracts with Natural Persons	0	0	0	0	0	1.4	-	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
Calculated under Simplified Standardized Method	0	0	0	0	0	1.4	-	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
Total	187,501,350	3,458,134	0	3,458,134	3,864,723	1.4	7,466,000	0	0	0	7,466,000	0	0	0	3,733,000

Bank: JSC "Liberty Bank"
Date: 9/30/2026

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)	6,452,640,542
2	(Asset amounts deducted in determining Tier 1 capital)	(132,826,946)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	6,319,813,596
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	3,468,134
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	1,864,723
6	Risk positions defined by the Counterparty Credit Risk Regulation	7,466,000.24670
7	Value of collateral received in exchange for derivative instruments	-
8	Total derivative exposures (sum of lines 4 to 10)	7,466,000
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	547,527,026
17	(Adjustments for conversion to credit equivalent amounts)	(429,103,018)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	118,424,008
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	573,593,721
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	6,445,703,604
Leverage ratio		
23	Leverage ratio	8.90%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	-
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	-

Bank: JSC "Liberty Bank"
Date: 9/30/2026

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	7,448,983	32,781	FALSE	409,760
Calculated under Standardised Method	7,448,983	32,781	0	409,760
Calculated under Simplified Standardised Method	14,210,058	54,293	0	678,668
Calculated under Original Risk Exposure Method	14,210,058	54,293	0	678,668

Bank: JSC "Liberty Bank"
Date: 9/30/2026

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:	573,593,721	-	-	675,841,796	1,249,435,517
2	Regulatory capital	573,593,721			117,727,552	691,321,272
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				558,114,244	558,114,244.33
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	957,451,634	1,117,170,734	536,849,210	39,616,459	2,362,927,569
5	Residents' deposits	790,513,700	990,187,597	488,735,172	35,860,309	2,190,031,939
6	Non-residents' deposits	166,937,934	126,983,138	48,114,038	3,756,150	172,895,629
7	Wholesale funding	897,151,204	-	-	-	897,151,204
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	1,210,228,956	334,239,382	160,474,369	72,483,769	888,713,238
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	136,711,661	390,839,120	16,875,933	-	8,437,966
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	67,841,056	12,009,385	17,525,867	-
12	Liabilities related to derivatives		5,575			-
13	All other liabilities and equity not included in the above categories		67,835,481	12,009,385	17,525,867	-
14	Total available stable funding					4,509,514,290
Required stable funding						
15	Total high-quality liquid assets (HQLA)	1,679,791,656	275,407,200			74,716,454
16	Performing loans and securities:		958,729,426	958,729,426	958,729,426	2,733,516,705
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		3,923,597	10,128,695	18,761	5,671,647
19	Loans to non-financial institutions and retail customers, of which:		892,083,375	381,630,588	1,924,114,092	2,272,353,960
20	With a risk weight of less than or equal to 35%		28,138,383	24,416,740	69,464,735	71,429,639
21	Residential mortgages, of which:		50,423,965	38,687,798	440,775,924	331,060,232
22	With a risk weight of less than or equal to 35%		50,423,965	38,687,798	440,775,924	331,060,232
23	Securities that do not qualify as HQLA		12,298,490	880,442	54,602,071	53,001,226
24	Assets with matching interdependent liabilities					
25	Other assets:	181,635,705	83,903,871	30,345,331	137,240,291	377,659,081
26	Assets related to derivatives		3,316,968	-	-	3,316,968
27	All other assets not included in the above categories	181,635,705	80,586,903	30,345,331	137,240,291	374,342,113
28	Off-balance sheet items	424,830,012	62,074,055	15,038,267	46,877,128	35,984,302
29	Total required stable funding					3,221,876,541
30	Net stable funding ratio					139.97%

*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: 9/30/2026
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
1 Claims or contingent claims on central governments or central banks			143,495,229	371,832,333	291,626,744	32,861,376	0
2 Claims or contingent claims on regional governments or local authorities			0	0	0	0	0
3 Claims or contingent claims on public sector entities			0	0	0	0	0
4 Claims or contingent claims on multilateral development banks			0	0	0	0	0
5 Claims or contingent claims on international organizations/institutions			369,263	0	0	0	0
6 Claims or contingent claims on commercial banks			52,127,916	140,419,524	6,149,851	0	0
7 Claims or contingent claims on corporates			25,838,556	301,814,399	368,535,374	342,151,492	0
8 Retail claims or contingent retail claims			15,306,028	470,599,798	1,860,110,988	640,699,089	0
9 Claims or contingent claims secured by mortgages on residential property			4,230,110	21,946,930	164,446,079	521,176,128	0
10 Past due items*			14,401,588	7,543,760	34,721,704	11,453,707	0
11 Items belonging to regulatory high-risk categories			1,100,148	0	0	0	0
12 Short-term claims on commercial banks and corporates			0	0	0	0	0
13 Claims in the form of collective investment undertakings ("CIU")			0	0	0	0	0
14 Other items			337,207,011	15,390	0	2,979	207,288,181
15 Total			680,174,261	1,306,528,274	2,690,669,037	1,536,893,063	207,288,181
							6,321,752,817

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

Bank: JSC "Liberty Bank"
Date: 9/30/2026
Table 18

On Balance Assets		a	b	c	d	e	f
Risk classes		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)
		-	840,954,151	1,138,469	-	-	839,815,681.57
1	Claims or contingent claims on central governments or central banks	-	-	-	-	-	-
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	-	369,263	-	-	-	369,262.79
6	Claims or contingent claims on commercial banks	-	198,892,554	195,263	-	-	198,697,291.21
7	Claims or contingent claims on corporates	33,788,130	1,017,559,418	13,007,727	-	-	1,038,339,821.44
8	Retail claims or contingent retail claims	130,814,420	2,984,051,234	128,140,751	-	9,472,139	2,986,715,903.79
9	Claims or contingent claims secured by mortgages on residential property	15,118,853	705,709,558	8,627,263	-	16,466	712,201,147.56
10	Past due items*	139,362,756	864,336	72,106,332	-	9,488,605	68,120,758.80
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	-	676,342,898	941,613	-	-	675,401,284.97
15	Total	179,721,403	6,424,979,225	152,060,086	-	9,488,605	6,452,640,542
16	Of which: loans	179,721,403	4,546,058,410	148,760,101	-	9,488,605	4,577,019,711.75
17	Of which: securities	-	843,471,209	1,059,936	-	-	842,411,272.70

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

Bank: JSC "Liberty Bank"
Date: 9/30/2026
Table 19

On Balance Assets		a	b	c	d	e	f	
Risk classes		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	22,294,325.72	2,009,042,711.78	39,718,069.00		3,390.59
	2	Financial Institutions	1,867,966.28	345,727,391.79	1,690,738.93		28.57	345,904,619.14
	3	Pawn-shops	382.03	27,700,667.00	297,079.89	-	-	27,403,969.14
	4	Construction Development, Real Estate Development and other Land Loans	6,713,586.42	101,719,911.64	1,784,152.06	-	-	106,649,346.01
	5	Real Estate Management	3,000,887.12	226,397,547.82	3,743,170.65	-	-	225,655,264.29
	6	Construction Companies	8,104,947.56	24,876,778.94	698,581.25	-	-	32,283,145.25
	7	Production and Trade of Construction Materials	481,126.42	76,392,297.86	787,367.75	36,961.84	-	76,086,056.54
	8	Trade of Consumer Foods and Goods	94,523.70	17,958,256.09	124,286.74	-	-	17,928,493.04
	9	Production of Consumer Foods and Goods	683,166.32	11,067,156.07	711,692.99	-	-	11,038,629.40
	10	Production and Trade of Durable Goods	204.25	20,280,469.27	146,644.68	-	-	20,134,048.83
	11	Production and Trade of Clothes, Shoes and Textiles	22,299.12	6,429,503.01	111,295.31	31,058.64	-	6,340,506.82
	12	Trade (Other)	11,109,792.72	308,998,780.00	9,454,526.30	302,874.92	-	310,654,046.41
	13	Other Production	2,436,967.46	61,610,942.16	2,545,277.47	33,269.44	-	61,502,632.15
	14	Hotels, Tourism	2,409,274.09	66,860,645.85	823,448.64	-	-	68,446,471.30
	15	Restaurants	9,869,449.83	51,747,409.55	1,488,307.70	-	-	60,128,551.69
	16	Industry	32,748.79	48,415,892.55	1,703,456.22	-	-	46,745,185.12
	17	Oil Importers,Filling stations,gas stations and Retailers	5,831,615.39	8,115,929.36	247,092.53	-	-	13,700,452.22
	18	Energy	103,083.70	111,406,344.37	681,689.50	10,113.90	-	110,827,736.58
	19	Auto Dealers	-	1,954,098.75	10,481.50	-	-	1,943,617.25
	20	HealthCare	2,132,592.99	112,310,705.78	1,223,760.61	-	-	113,219,538.16
	21	Pharmacy	5,164.06	9,880,229.47	51,495.65	-	-	9,833,897.88
	22	Telecommunication	237,083.64	23,628,448.88	245,263.54	-	-	23,620,268.98
	23	Service	23,699,114.16	467,226,116.53	15,993,165.17	226,478.26	-	474,932,065.52
	24	Agriculture	41,631,946.15	655,705,279.89	33,165,491.47	854,778.79	-	664,171,734.57
	25	Other	21,690,195.54	397,968,729.77	18,812,690.35	46,244.08	-	395,846,234.97
	26	Assets on which the Sector of repayment source is not accounted for	15,268,959.81	397,482,450.26	13,834,607.31	7,943,406.25	-	398,917,202.77
	27	Other assets	-	839,074,110.34	1,956,252.86	-	-	837,107,857.47
	28	Total	179,721,403	6,424,979,225	152,060,086	9,488,605	-	6,452,640,542

Bank: JSC "Liberty Bank"
Date: 9/30/2026

Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	145,750,795	934,373
2	An increase in the ECL for possible losses on assets	39,072,071	13,213
2.1	As a result of the origination of the new assets	17,656,378	13,213
2.2	As a result of classification of assets as a low quality	21,415,693	
3	Decrease in ECL for possible losses on assets	36,314,553	-
3.1	As a result of write-off of assets	9,488,605	
3.2	As a result of partial or total payment of assets	6,085,931	-
3.3	As a result of classification of assets as a high quality	20,740,017	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	251,788	
5	Closing balance of Expected Credit Loss	148,760,101	947,586

Bank: JSC "Liberty Bank"
Date: 9/30/2026

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	166,676,757	
2	Inflows to non-performing portfolios	33,757,690	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	-	
4	Outflows from non-performing portfolios	20,713,044	
5	Outflow due to the decrease level of credit risk	2,856,944	
6	Outflow due to loan repayment, partial or total	5,205,770	
7	Outflows due to write-offs	9,488,605	
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	6,013	
12	Closing balance	179,721,403	

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Distribution of Items, Debt coverage and CDF balance sheet items according to Credit Risk Stage and Past due days		Cross currency value of Items and Debt coverage, standard value of CDF balance sheet items																											
		Total	1 st stage						2 nd stage						3 rd stage										BDCs				
			Past due < 30 days	Past due < 30 days > 90 days	Past due < 90 days	Past due < 90 days	Past due < 90 days	Past due < 90 days	Past due < 30 days > 90 days > 180 days	Past due < 30 days > 90 days > 180 days	Past due < 90 days > 180 days	Past due < 1 Year > 1 Year < 2 Years	Past due < 2 Years > 2 Years < 5 Years	Past due < 5 Years	Past due < 30 days	Past due < 30 days > 90 days > 180 days > 180 days > 180 days > 180 days > 180 days	Past due < 1 Year > 1 Year < 2 Years	Past due < 2 Years > 2 Years < 5 Years	Past due < 5 Years	Past due < 30 days	Past due < 30 days > 90 days > 180 days > 180 days > 180 days > 180 days > 180 days	Past due < 1 Year > 1 Year < 2 Years	Past due < 2 Years > 2 Years < 5 Years	Past due < 5 Years					
1	Loans	4,729,729,613	4,670,765,059	41,889,403	119,000	5,186,467	19,279,363	36,795,479	39,499,446	0	17,497,482	4,708,115	5,116,149	39,398,959	39,954,545	37,364,548	36,369,465	17,447	1,879,463	11,006	999	391	1,596	33,200	119,605	0			
1.1	Central banks																												
1.2	General government																												
1.3	Corporations																												
1.4	Other financial institutions																												
1.5	Non-financial institutions																												
1.6	Households																												
2	Debt coverage	3,699,999,913	3,640,999,913	366,000,000	119,000	3,186,000	13,999,913	26,999,913	29,499,913	0	17,497,482	4,708,115	5,116,149	39,398,959	39,954,545	37,364,548	36,369,465	17,447	1,879,463	11,006	999	391	1,596	33,200	119,605	0			
2.1	Central banks																												
2.2	General government																												
2.3	Corporations																												
2.4	Other financial institutions																												
2.5	Non-financial institutions																												
2.6	Households																												
3	CDF balance sheet items	550,961,661	510,729,729	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
3.1	Central banks																												
3.2	General government																												
3.3	Corporations																												
3.4	Other financial institutions																												
3.5	Non-financial institutions																												
3.6	Households																												

Table 24

Loans		Gross carrying value					Expected Credit Loss				
		1st stage	2nd stage	3rd stage	POCI		1st stage	2nd stage	3rd stage	POCI	
Sector of repayment source											
1 State, state organizations	1,190,382,887	1,158,540,688	9,545,922	22,213,625	82,651	38,581,446	18,377,024	2,978,145	17,183,624	42,653	
2 Financial Institutions	148,702,804	144,837,264	1,997,554	1,867,966	0	1,495,676	457,175	357,114	680,648	0	
3 Down side	27,701,049	27,698,728	1,928	382	0	397,080	296,007	648	335	0	
4 Construction Development, Real Estate Development and other Land Loans	108,435,498	98,721,367	2,998,544	6,713,586	0	1,784,152	1,142,983	354,456	286,713	0	
5 Real Estate Management	229,396,435	219,679,331	6,718,217	2,688,804	312,083	3,748,171	2,402,063	428,400	600,625	312,083	
6 Construction Companies	32,981,726	24,047,115	829,664	8,104,948	0	698,581	190,345	209,775	298,481	0	
7 Production and Trade of Construction Materials	76,873,424	65,969,267	10,423,011	481,238	0	788,024	496,014	274,113	263,997	0	
8 Trade of Consumer Foods and Goods	18,572,780	17,941,424	16,682	617,676	50,777	12,287	96,904	6,200	28,275	1,738	
9 Production of Consumer Foods and Goods	11,970,322	11,058,689	8,467	654,116	29,051	711,693	58,073	517	654,116	0	
10 Production and Trade of Durable Goods	20,280,694	20,280,489	0	0	204	146,645	146,545	0	0	100	
11 Production and Trade of Clothes, Shoes and Textiles	6,451,802	6,169,936	259,367	22,299	0	111,295	20,585	15,346	0	100	
12 Trade (Other)	320,108,578	293,814,064	15,188,726	11,099,100	759	9,456,617	759	1,162,134	6,538,881	301	
13 Other	64,047,910	58,610,837	3,880,895	2,401,244	35,723	3,565,277	377,281	644,140	1,514,077	9,840	
14 Hotels, Tourism	69,269,920	63,376,320	3,484,406	2,409,274	0	823,449	269,916	244,667	308,866	0	
15 Restaurants	61,616,859	51,481,377	266,032	9,860,450	0	1,481,308	337,034	56,460	1,094,813	0	
16 Industry	48,648,641	36,409	48,017,803	837,749	0	1,708,456	3,418	1,677,237	0	0	
17 Old Industries,Filling stations,gas stations and Retailers	18,747,545	8,114,320	1,410	5,873	149	247,093	84,234	738	162,110	0	
18 Energy	111,509,428	111,388,997	17,347	103,084	0	681,689	605,803	6,728	69,158	0	
19 Auto Dealers	1,954,099	1,954,099	0	0	0	10,482	10,482	0	0	0	
20 HealthCare	116,445,299	112,242,588	68,117	2,132,593	0	1,223,761	664,898	26,533	532,329	0	
21 Pharmacy	9,865,394	9,857,598	22,631	5,164	0	51,874	26,623	8,741	4,510	0	
22 Telecommunication	3,865,533	23,152,078	476,371	237,084	0	245,264	26,377	9,055	128,331	0	
23 Service	490,925,231	454,530,581	12,695,535	23,646,064	53,050	15,993,165	2,264,434	3,220,587	10,507,379	0	
24 Agriculture	697,327,126	626,204,066	29,091,144	41,555,596	76,419	33,165,542	3,823,433	5,800,122	23,479,974	42,014	
25 Other	14,658,925	375,576,061	17,292,667	21,674,48	16,048	18,612,590	1,415,515	4,922,098	12,733,013	8,065	
26 Loans on which the Sector of repayment source is not accounted for	385,293,810	385,293,810	0	1,619,292,315	0	38,829,785	3,829,785	10,378,326	191,526	0	
27 Total	4,725,773,813	4,370,705,056	175,353,354	178,647,984	1,073,419	79,129,101	36,395,320	24,453,193	87,322,422	609,255	

Table 25

Table 25

[illegible]

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